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ABSTRACT

Designed to prepare students (grades 11 and 12) for employment entry through a cooperative work/study program, this course guide assists the teacher-coordinator by providing instructional objectives, suggested performance tasks, sample assessment measures, and activities for each unit of instruction. The instruction covers two broad areas: Employment education and consumer education. Including an orientation to the cooperative work experience program, the employment education segment contains units of study in career education, job applications, work relations, training plans, and safety. The consumer education studies include units in budgeting, banking, taxes, investments, consumer responsibilities and practices, credit and installment buying, insurance, and housing. Annotated bibliographies and references for each unit are also contained in this guide along with a reference chart to specified textbooks. (BM)

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Course of Study

for the

Cooperative Work Experience Program

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Rockville, Maryland

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INTRODUCTION

BACKGROUND OF PROGRAM

The Cooperative Work Experience (CWE) is a program of instruction in career preparation and consumer education. The program is designed to prepare students (Grades 11 and 12) for entry into basic fields of employment while attempting to enhance intellectual development, improve academic skills, and cultivate positive attitudes in areas related to the students' vocational and career objectives.

The CWE Program is a cooperative arrangement among the student, parent, employer, and school. The employer usually is involved in business in the local school community, but this does not always preclude employment elsewhere. The employer provides a training station which enables the student to receive both school credit and financial reimbursement for the services rendered to the employer. The teacher-coordinator of the school, the employer, and the student plan a training program that will best suit, and contribute to, the career objectives of the student. The teacher-coordinator for CWE is responsible for the course which includes both employment and consumer education. One credit is given for this related period of instruction. The student may select other subject areas for school credit for graduation according to individual needs. A maximum of three credits per year, but no less than one credit, is given for work experience. The students are observed on the job by the school coordinator regularly. Evaluations of student performance on the job are submitted to the teacher-coordinator by the employer each grading period of the school term.

USE OF COURSE OF STUDY

The purpose of this course of study is to assist the teacher-coordinator in teaching the related course content material by identifying the major areas of subject matter which would be presented in the classroom. Instructional objectives, suggested performance tasks, and sample assessment measures have been suggested for each unit of instruction. How they will be used, in what order, and with what particular emphasis and technique, must be the decision of the teacher-coordinator. Weighted in such considerations must be the number of students in the program, the capabilities of individual students, and other variables in educational pursuit. The following paragraphs should clarify the responsibility of the teacher-coordinator in regard to this particular guide for a course of study.

All instructional objectives, performance tasks, sample assessments, activities, references, and resource materials are suggested and do not preclude improvements and additions being made. Teacher-coordinators are encouraged to be innovative and ambitious in suggesting improvements to the proper administrative and supervisory personnel.

The instructional objectives, performance tasks, sample assessments, activities, references, and resource materials are neither exhaustive nor definitive. They should be amended as the teacher-coordinator, local school officials, or county administrators recommend. They may be utilized as the teacher-coordinator may determine. Any part of any unit, especially the section on Career Education, may be incorporated, at any time, into other parts of any unit; or they may be repeated at any time. Specific readings or text assignments will be made as a decision of the teacher-coordinator.

Time, materials, directions, and instruction must be made available to the student to pursue individual interests. This should be appropriately integrated into course work on an individual basis as student requests and needs become apparent and valid.

All objectives, assessment procedures, and evaluations should be explained in detail and to the apparent satisfaction of the student. The teacher-coordinator should also direct the student to consider areas of assessment, the purpose of the assessment, the minimal terminals of the assessment, and the effects of the assessment with respect to employment advancement, credit toward graduation, and social implications.

PROGRAM GOALS

The goals of education for the Montgomery County Public Schools were set forth in an adopted statement of public policy to guide the school system in developing, implementing, and improving educational programs for students. The statement identifies those goals considered by the citizens of the county as most important for the education of our children and for which the citizens will hold our school system responsible and accountable.

The Goals of Education were adopted by the Montgomery County Board of Education on February 12, 1973. Those goals were used as a basis for the Cooperative Work Experience course outline.

While the course objectives are compatible with all the MCPS goals of education, they address themselves more specifically to the Career Development area. The course also supports the total Career Education effort in the county by making available the opportunity for specialization, the third component part of the Career Education design. The Career Development area of the MCPS goals of education states:

> The school must help each student gain:
>
> - knowledge and appreciation of the wide variety and interrelationships of occupations in modern society
> - opportunities to explore potential occupations in relation to personal aptitudes and interests, unrestricted by stereotypes of sex, race, or socio-economic level
> - the knowledge, skills, and abilities that enable him[/her] to secure satisfying employment, embark upon further training and education in a chosen career field, and adapt occupational talents to changing job demands and opportunities[1]

1. *Goals of Education*, adopted by the Board of Education of Montgomery County, Maryland on February 12, 1973.

EMPLOYMENT EDUCATION

UNIT 1. ORIENTATION

Instructional Objective A. *The student should be able to describe the nature and scope of the CWE program.*

1. **Suggested Performance Objective:** The student will identify the goals and anticipated results of the CWE program.

   Sample Assessment Measures:

   a) Differentiate, through the use of a checklist, among the responsibilities of the employer, student, and coordinator.

   b) List and explain a minimum of 10 rules and regulations pertaining to the CWE program.

   c) Determine school credit based on hours worked and class grades.

   d) Interpret the results of the employer evaluation sheet.

2. **Suggested Performance Objective:** The student will complete and maintain all MCPS forms related to the CWE program.

   Sample Assessment Measures:

   a) Complete the following accurately: applications, weekly time cards, master time card, student-parent-school agreement.

   b) Complete the number of work hours per week times the hourly rate accurately.

   c) Determine on the time cards the total number of hours worked and wages earned.

3. **Suggested Performance Objective:** The student will identify the relationshp between the State and Federal Labor laws and employment.

   Sample Assessment Measures:

   a) List and explain the child labor laws that pertain to the student's training station.

   b) Name two local sources from which information may be obtained regarding child labor laws.

4. **Suggested Performance Objective:** The student will describe the cooperative education programs in Montgomery County.

   Sample Assessment Measure:

   Name and define the four cooperative education programs in Montgomery County.

Suggested Activities:

1. Discuss the following regulations with appropriate explanations:
   a) Absences, early dismissals, and other attendance procedures
   b) Class procedures, credit, grades, and grading system
   c) Job employment, dismissals, and changes
   d) Distinguishing factors between the various co-op programs in Montgomery County
2. Discuss and/or lecture on labor laws related to employment of minors.
3. Discuss all MCPS forms used in the CWE program. (Refer to appendix.)
4. Discuss the duties and responsibilities of the student, the employer, and the coordinator.
5. Compute 10 problems involving number of hours worked times the rate per hour.
6. Given 10 problems, compute the total hours worked and the total wages earned by the employee.
7. Identify a minimum of 15 items used by employers to evaluate students.

UNIT 2. CAREER EDUCATION

Instructional Objective A. *The student should be able to explain the concept of career education, its contribution to overall career development, and related services provided by the school.*

1. **Suggested Performance Objective:** The student will define career education as stated by Montgomery County Public Schools.

   Sample Assessment Measure:

   Identify three goals of career education in MCPS.

2. **Suggested Performance Objective:** The student will explain the necessity for continued learning.

   Sample Assessment Measure:

   List three reasons for continued learning.

3. **Suggested Performance Objective:** The student will identify educational opportunities offered by the school which are related to the student's career selection.

   Sample Assessment Measures:

   a) Select appropriate courses for educational planning, and explain how interests and abilities will be utilized in the courses.

   b) Explain the relationship between school courses and occupational responsibilities.

   c) Identify three ways in which one can become involved in work-related activities.

   d) List three post-high school opportunities available.

4. **Suggested Performance Objective:** The student will relate the importance of subject areas to various occupations and careers.

   Sample Assessment Measures:

   a) List three subject areas and possible occupations requiring the subject content for attainment of the career goal.

   b) Outline a career and compile a list of required and/or related subjects.

5. **Suggested Performance Objective:** The student will seek assistance in making decisions about course selection.

   Sample Assessment Measures:

   a) Visit the counselor, and list the benefits received.

   b) Examine alternate educational plans with the teacher and/or counselor.

c) Formulate a tentative personal schedule to acquire necessary and desired special skills.

d) Review previous career decisions based on counseling, work experience, and other available information; and explain the reasons for any changes.

e) List and explain the steps necessary for career decisions.

Instructional Objective B. *The student should be able to perceive the relationship between basic educational skills and future career decisions as they relate to interests, abilities, and skills.*

1. **Suggested Performance Objective:** The student will complete a career interest inventory such as JOB-O, Self-Directed Search, etc.

   Sample Assessment Measures:

   a) Interpret with teacher and/or counselor the results of interest inventories.

   b) Explain the related vocabulary and meaning of vocational interests and aptitudes.

2. **Suggested Performance Objective:** The student will complete a vocational aptitude test such as GATB, Armed Services Test Battery, etc.

   Sample Assessment Measures:

   a) Plot a profile chart of the results of the aptitude inventories.

   b) Explain, by comparison, strengths and weaknesses of the aptitude tests.

   c) Describe the abilities and skills indicated, and state reasons for the further improvement of these skills.

   d) Compare the relationship between educational skills and job-related skills.

3. **Suggested Performance Objective:** The student will differentiate among values, personality, interests, and educational achievements.

   Sample Assessment Measures:

   a) Define personal values, interests, educational achievements, and abilities.

   b) Define personality traits such as attitude, courtesy, dependability, initiative.

   c) Develop a list of work values.

   d) Give two examples or work values that exist in today's society.

4. **Suggested Performance Objective:** The student will describe the steps in career planning.

   Sample Assessment Measures:

   a) List and explain five reasons why people choose certain careers.

   b) List the steps involved in making career plans and career decisions.

   c) Describe three different ways a person can prepare for work and life in general.

Instructional Objective C. *The student should be able to explore, research, and apply knowledge and information about occupations and careers.*

1. **Suggested Performance Objective:** The student will use the career center in locating materials related to careers.

   Sample Assessment Measure:

   List five sources for career information found in the career center.

2. **Suggested Performance Objective:** The student will recognize the fifteen career clusters set up by the U.S. Office of Education.

   Sample Assessment Measures:

   a) List three career clusters of interest, and name five occupations found in each.

   b) List three or more aptitudes, and relate them to five career clusters.

   c) Identify three job preferences and related job families.

3. **Suggested Performance Objective:** The student will visit local businesses and industries to get first-hand view of the world of work.

   Sample Assessment Measure:

   Interview two persons involved in different occupations and complete an interview form.

4. **Suggested Performance Objective:** The student will view career films and filmstrips.

   Sample Assessment Measures:

   a) Identify and recognize careers in films, filmstrips, etc.

   b) Report on a career film, filmstrip, etc.

   c) Identify jobs performed by characters in the film as well as those behind the scene producing the film.

5. **Suggested Performance Objective:** The student will recognize sex-role stereotypes in jobs when viewing films, pictures, etc.

   Sample Assessment Measures:

   a) Complete a given project on the changing role of men and women in today's work world.

   b) List ten occupations that are now considered appropriate for both males and females.

   c) Display pictures, articles, or other examples from newspapers or magazines that exemplify sex-stereotyping.

6. **Suggested Performance Objective:** The student will organize a career project.

Sample Assessment Measures:

a) Select and describe two careers that are of personal interest, and explain why the selections were made.

b) Prepare a research report on a specific career selection.

Suggested Activities:

1. Describe ways in which students can be helped by the guidance program:
   a) Selecting courses
   b) Planning and entering future education
   c) Planning and exploring a career
   d) Solving school-related problems
   e) Developing study skills
   f) Solving personal social problems
   g) Understanding self
   h) Making decisions about one's own life
2. Discuss the nature of counseling and the joint responsibilities of the counselor and student.
3. Use the want ad section of the newspaper to categorize the jobs listed according to the fifteen career clusters.
4. Discuss the kinds and number of jobs in each area of work which are listed in the want ad section of the newspaper.
5. Discuss these ways to investigate occupations:
   a) School club activities
   b) Visiting of sites
   c) Interviewing workers
   d) Reading occupational literature
   e) School courses
   f) Part-time jobs
   g) Volunteer work

h) Simulated work experiences

i) Vocational training courses

6. Discuss the various kinds of events or situations which may affect a person's career choice and development.

7. Describe the states that a person may go through in his career development. Stages might be (1) fantasy, (2) exploration, (3) identifying alternatives, (4) tentative choice, (5) commitment, (6) growth. A person might reach stage six and return to stage two or three if new opportunities exist.

8. Discuss various kinds of events or situations which may affect a person's career choice and development.

9. Have students write themselves a letter predicting what they will be doing or planning five years in the future.

10. Select jobs related to the subject of the course, and study how the subject is used on the job.

11. Discuss how people acquire their vocational interests and aptitudes.

12. Explain the concepts of

a) Working with data (ideas)

b) Working with people (or animals)

c) Working with things (tools, objects)

13. Obtain information about entry requirements for various types of schools and jobs.

14. Give examples of vocational specialty schools.

15. Plan and conduct a survey of vocational specialty schools in the area.

a) Make a list of schools.

b) Contact the schools and arrange for class representatives to visit them.

c) Conduct interviews during the visit to obtain information about the school.

16. Discuss advantages and disadvantages of using private employment agencies.

17. Research tentative career choices in the *Dictionary of Occupational Titles* and/or *Occupational Outlook Handbook*.

18. Interview a person in a career indicated as a first, second, or third choice.

19. Explain the types of post-high school educational opportunities available:

a) adult education

b) technical education

c) military schools

d) military academies

e) nursing schools

f) apprenticeships

g) correspondence schools

h) colleges

i) universities

j) on-the-job training

20. Discuss the reasons one might want to continue his/her education after high school:

    a) job opportunities

    b) salaries

    c) advancement

    d) work conditions

    e) job satisfaction

21. Investigate individually a post-high school education opportunity that is currently of interest to students.

22. Interview one or more persons currently employed in a career area in which the students are interested.

23. List skills needed for a particular job.

24. Do the following:

    a) Given a career area, identify jobs in this area.

    b) Given a job, name other related jobs.

    c) Given a kind of worker, describe what he/she does.

    d) Given a product, identify the workers involved with it.

25. Students should monitor TV ads, TV programs, and comic strip characters for examples of sexism.

26. Analyze nursery rhymes or children's stories which include women alone or both women and men (girls and boys). What is the role played by each person? What do students think this implies or suggests as to the way girls and boys see their role?

27. Watch television "situation" shows concerning or including women. Analyze the role of the women in that particular segment. Present to class, either by skit or report.

UNIT 3. APPLYING FOR A JOB

Instructional Objective A. *The student should be able to search for employment, prepare forms and letters, and demonstrate appropriate techniques for job interviews.*

1. **Suggested Performance Objective:** The student will explore and describe possible sources of employment information and opportunities.

   Sample Assessment Measures:

   a) Define five sources of employment information and opportunities.

   b) List and compare five sources of employment information and opportunities.

2. **Suggested Performance Objective:** The student will prepare application forms, personal data sheets, and letters of application.

   Sample Assessment Measures:

   a) Compile a personal data sheet.

   b) Complete neatly and accurately a job application form.

   c) Prepare neatly and accurately a letter of application using acceptable format.

3. **Suggested Performance Objective:** The student will prepare for a job interview.

   Sample Assessment Measures:

   a) Complete a CWE Introduction Card for an interview.

   b) Prepare a checklist of items needed for the job interview.

4. **Suggested Performance Objective:** The student will display appropriate techniques during the interview.

   Sample Assessment Measures:

   a) Display, in a role-playing situation, positive interview techniques according to the Interview Techniques Evaluation Form.

   b) List five positive characteristics displayed in an interview and/or role-playing situation.

5. **Suggested Performance Objective:** The student will describe procedures for the interview follow-up.

   Sample Assessment Measure:

   Write a follow-up letter including an expression of appreciation for consideration given, an inquiry as to whether the job is still available, or acceptance or rejection of the job possibility.

6. **Suggested Performance Objective:** The student will identify and interpret payroll deductions.

Sample Assessment Measures:

a) Complete State and Federal Tax Withholding Forms.

b) Compute gross wages.

c) Compute all payroll deductions.

Suggested Activities:

1. Complete a job application, a letter of application, and a personal data sheet.
2. Prepare a research paper on commercial employment agencies.
3. List and discuss sources for possible employment opportunities.
4. Secure approved guest speakers concerning employment.
5. Secure appropriate audiovisual aids.
6. Develop role-playing situations displaying positive interview techniques.
7. Discuss necessary preparations before going for job interview.
8. Discuss an appropriate follow-up procedure after the job interview.
9. Define the following terms: application form, interview, marital status, personal data sheet, resume.

UNIT 4. WORK RELATIONS

Instructional Objective A. *The student should be able to demonstrate appropriate behavior in employee-employer and co-worker relationships.*

1. **Suggested Performance Objective:** The student will identify employer expectations in regard to the employee.

   Sample Assessment Measures:

   a) List and explain five positive actions or attitudes an employer may expect from an employee.

   b) Identify from a list of actions and attitudes involving employer expectations regarding employees those which would be favorable and those which would be unfavorable.

2. **Suggested Performance Objective:** The student will identify employee expectations in regard to the employer.

   Sample Assessment Measures:

   a) List and explain five positive actions or attitudes an employee may expect from an employer.

   b) Identify from a list of actions and attitudes involving employee expectations regarding employers those which would be favorable and those which would be unfavorable.

3. **Suggested Performance Objective:** The student will recognize positive attitudes in associations with co-workers and with employers.

   Sample Assessment Measures:

   a) Identify five positive attitudes displayed in association with co-workers.

   b) Identify five positive attitudes displayed in association with employers.

   c) List three occupations and state how employer/co-worker relationships are involved in each.

Instructional Objective B.: *The student should be able to recognize procedures and methods utilized in job promotion, evaluation, and terminations.*

1. **Suggested Performance Objective:** The student will explain the relationship between work attitude and job promotion.

   Sample Assessment Measure:

   Describe ten positive work attitudes related to job promotions.

2. **Suggested Performance Objective:** The student will demonstrate concepts and principles relevant to successful completion of job training.

   Sample Assessment Measure:

   Review the employer evaluation form MCPS 280-81.

3. **Suggested Performance Objective:** The student will demonstrate the proper methods and procedures for terminating a job.

   Sample Assessment Measures:

   a) Enact, through role playing, a job terminating situation.

   b) Write a letter of resignation.

4. **Suggested Performance Objective:** The student will differentiate between severance pay and unemployment compensation.

   Sample Assessment Measures:

   a) Complete application forms for unemployment compensation.

   b) Calculate the amount of unemployment compensation received based on present salary.

   c) Calculate an example of severance pay to present job.

Instructional Objective C: *The student should be able to recognize and describe the role of unions and professional organizations and their relationship to the employee.*

1. **Suggested Performance Objective:** The student will differentiate between unions and professional organizations.

   Sample Assessment Measures:

   a) List three services provided by unions and professional organizations.

   b) Explain five different types of unions and professional organizations in the United States.

   c) List five advantages and five disadvantages of unions and professional organizations.

2. **Suggested Performance Objective:** The student will interpret union and professional organization terminology.

   Sample Assessment Measure:

   Define ten terms related to unions and professional organizations.

3. **Suggested Performance Objective:** The student will describe methods by which unions achieve their goals.

   Sample Assessment Measure:

   Role play a past successful negotiation utilizing union methods.

Suggested Activities:

1. Create role-playing situations which emphasize positive relationships and attitudes towards co-workers and employers.

2. Provide lecture and group discussion opportunities related to positive employer-employee and co-worker relationships.

3. Arrange for guest speakers, field trips, and audiovisual aids.

4. Discuss positive attitudes and actions most employers expect from their employees.

5. Discuss what the employee can expect from the employer.

6. Discuss positive co-worker relationships and the effect on work conditions and environment.

7. Complete MCPS form 280-81 for evaluation purposes.

8. List employer and employee expectations.

9. Seek out and present in class, personal or impersonal case studies of job-related behavior which may lead to firing or to promotion.

10. Define the following terms:

collective bargaining

criticism

evaluations

inflation

initiative

labor contract

negative attitude

positive attitude

strike

adaptability

perseverance

promotions

seniority

severance pay

supervisor

termination

unemployment compensation

human relations

influence

body language

insecure

personal effectiveness

receptive

self-centered

sympathetic

apprentice

journeyman

personnel department

UNIT 5. TRAINING PLANS

Instructional Objective A: *The student should be able to prepare a training plan pertinent to an individual training station.*

1. **Suggested Performance Objective:** The student will complete individual training plans.

   Sample Assessment Measures:

   a) State three reasons for the use of training plans.

   b) Identify present job tasks.

   c) List present job tasks on the training plan.

   d) Develop a written job description and analysis.

   e) Incorporate employer suggestions in training plan.

   f) Evaluative and update training plans when necessary.

Suggested Activities:

1. Analyze simple tasks of performance such as starting a car, pouring a cup of coffee, etc.
2. Define the following terms:

training plan	occupation
supervisor	resources
work station	student-trainee
regulations	evaluation
grooming	coordinator

UNIT 6. SAFETY

Instructional Objective A: *The student should be able to identify and practice personal safety.*

1. **Suggested Performance Objective:** The student will recognize unsafe conditions in the home, on the highway, and on the job.

   Sample Assessment Measure:

   Identify three accident situations in the home, on the highway, and on the job.

2. **Suggested Performance Objective:** The student will describe accident prevention methods in the home, on the highway, and on the job.

   Sample Assessment Measures:

   a) State three accident prevention methods in the home, on the highway, and on the job.

   b) Explain five rules of safety in a particular occupation, stating why they were established.

3. **Suggested Performance Objective:** Identify a specific safety hazard in the student's particular work station.

   Sample Assessment Measure:

   Present a written report which explains how the hazardous situation can be corrected.

Suggested Activities:

1. Compile a notebook on accident reports collected from newspapers and magazines, indicating the apparent cause of the accident.
2. Present timely and informative visual aids on safety.
3. Arrange for guest speakers such as fire marshals, insurance underwriters, industrial safety foremen, nurses, doctors, etc.
4. Conduct field trips to fire-fighting stations, clinics for fire fighting and prevention, and various industries.
5. Discuss highway accidents and their prevention.
6. Discuss home accidents and their prevention.
7. Discuss on-the-job or industrial accidents.
8. Discuss how to spot dangerous situations and what to do about them.
9. Discuss how and where to obtain emergency services.
10. Discuss dangers involved in practicing first aid to non-family members.

11. Discuss State and Federal child labor laws and how they affect youth employment.

12. Interview employers or immediate supervisors in relationship to the specific safety roles and regulations in work areas, and present a research report covering:

    a) Specific rules and regulations in effect

    b) Action taken by the company upon the failure of employers to follow safety rules and regulations

    c) Persons to be contacted in the event of an accident

    d) Forms that must be completed to report an accident

UNIT 7. BUDGETING

Instructional Objective A.: *The student should be able to demonstrate the skills necessary to obtain maximum benefits from income through financial planning and sound money management.*

1. **Suggested Performance Objective:** The student will recognize the need for a budget.

   Sample Assessment Measures:

   a) List five reasons for using a budget.

   b) Name five sources of reliable assistance in managing money.

2. **Suggested Performance Objective:** The student will identify factors to be considered in planning a budget.

   Sample Assessment Measure:

   Explain and give an example for each of the following: fixed future expenses; fixed expenses; future flexible expenses; day-to-day living expenses; gross income; net income.

3. **Suggested Performance Objective:** The student will construct a personal budget.

   Sample Assessment Measure:

   Construct a workable budget, given the necessary budget planning sheets and financial information.

Suggested Activities:

1. Have students list last week's expenditures and then itemize how they spend their money for one week. Compare the two.

2. Checklist for shoppers before shopping:

   a) Do I really need it? If so, why?

   b) Is it worth the cost in terms of my effort to earn the money?

   c) Is there a better use for the money?

   d) Why am I buying it? —

      - to do as others do?
      - to show off?
      - to make someone envious?
      - to make myself feel important?

3. Discuss and develop the meaning of goals, needs, wants, value, resources, income, real income, money income, attitudes, economic conditions, economic activity, expenses, keeping records, living standards, level of living, and these statements: "A family's level of living is based on its income"; "A family's level of living is based on its values and objectives."

4. Discuss how bankruptcy relates to financial planning.

5. Compare the similarities and differences between a family budget and the government budget.

6. Discuss and set up a reasonable annual budget for several situations, expressing each item as a percentage of the person's income and in terms of dollars. Compare and discuss this as a class. Some suggested situations are:

   a) Joan, single, age 25, salary $8,500

   b) Bob, age 38, wife and three children (ages 15, 13, 10); salary $10,500

   c) Xavier, age 55, married, no children, salary $32,000

   d) Joni, high school junior, earning about $20 weekly through the school year and $50 weekly during July and August (Her family neither needs nor wants money for room and board.)

   e) Yourself — ten years from now. Estimate what your salary and family obligations will be.

7. Select an imaginary salary, deduct taxes and payroll deductions, and plan a budget for the remaining income.

8. Evaluate several budget forms, and/or develop one for personal use.

9. Define the following terms:

annual income
budget
commission
consumer price index
deductions
disability insurance
exemptions
expenditures
FICA tax
gross earnings
inflation
net earnings
paycheck stub
piecework rate
pension
percentage method
retirement
take home pay
unemployment insurance
withholdings

UNIT 8. BANKING

Instructional Objective A: *The student should be able to identify the different monetary institutions and the services they provide.*

1. **Suggested Performance Objective:** The student will recognize and differentiate among the types of monetary institutions and their services.

   Sample Assessment Measures:

   a) Name five banking institutions.

   b) List at least three major functions of five banking institutions.

   c) Compare savings opportunities at savings banks, commercial banks, savings and loan associations, and credit unions.

   d) Identify the miscellaneous services of a bank; e.g., safety deposit boxes, certified checks, cashier's check, travelers checks, trusts, and letters of credit.

   e) Compute the cost of safety deposit boxes, certified checks, cashier's checks, and travelers checks.

   f) Describe three functions of the Federal Reserve Bank.

2. **Suggested Performance Objective:** The student will complete bank forms and applications related to savings and checking accounts and loans.

   Sample Assessment Measures:

   a) Complete the following: signature card, deposit slip, withdrawal slip, loan application.

   b) Complete and describe the parts of a check.

   c) Reconcile a monthly bank statement.

   d) Compute service charges on a checking account.

   e) Solve three problems using the simple interest formula ($I = prt$).

   f) Compute interest earned on savings.

   g) Distinguish between Series E and Series H Savings Bonds.

3. **Suggested Performance Objective:** The student will identify and explain check endorsements.

   Sample Assessment Measures:

   a) Name three check endorsements and give examples of each.

   b) Compare and explain four check endorsements.

Suggested Activities:

1. Schedule speakers such as a banker, savings and loan agent, credit union official, etc.

2. Plan a field trip to a bank or credit union.

3. Assign different groups the responsibility of a report on a savings program for a) a college student, b) a newly married couple, c) a family with two young children, and d) a retired couple.

4. Have group of students gather information and give reports, using local resources and information, on savings accounts, government bonds, credit union shares, checking accounts, and various banking services.

5. Using sample checkbooks, stubs, and statements, give students a life situation for maintaining a checking account.

6. Discuss the importance of deposit insurance to individual depositors.

7. Discuss what happens to overdrawn checking accounts.

8. Discuss what precautions check writers can take to reduce the danger of forgery.

9. Discuss the meaning of interest compounded quarterly, semi-annually, and annually. Use compound interest tables to show which is most advantageous to the depositor – especially over a long period.

10. Name an institution used for the following funds: Holiday Club, down payment on a home, college tuition, purchase of a car.

11. Conduct a student poll using the following question: "If you had an income of $100 per week, how much would you save?" A suggested method of recording responses might be in terms of the following categories: $1-5, $5-10, $10-20, etc. Tabulate the results. Evaluate the distribution of responses in terms of realistic savings goals and individual needs.

12. Prepare a bulletin board display illustrating the check clearing process.

13. Define the following terms:

balance

bank debit memo

bank draft

bank statement

biannual

cancelled check

cashier's check

certified check

checkbook

checking account

checks outstanding

collateral

commercial banks

compound interest

credit unions

deposit

deposit slip

deposit in transit

discounted loan

dividends

draft

Federal Deposit Insurance Corporation

Federal Reserve System

forgery

interest

letter of credit

maturity value

minimum average balance

mutual savings banks

negotiable

overdrawn account

paid check

postdate

promissory note

rate of interest

reconciliation

redemption value

safe deposit box

savings account

savings and loan association

semi-annually

Series E bonds

Series H bonds

service charge

signature card

simple interest

stop-payment order

travelers checks (cheques)

trust

withdrawal

UNIT 9. TAXES

Instructional Objective A: *The student should be able to prepare federal and state income tax returns and describe the role of taxes in our society.*

1. **Suggested Performance Objective:** The student will prepare necessary state and federal income tax forms.

   Sample Assessment Measures:

   a) Describe the requirements for filing a tax return.

   b) Compare the various filing statuses.

   c) Distinguish between itemizing deductions and using standard deductions on federal and state tax forms.

   d) Compute tax owed the government, using tax tables and schedules.

   e) Complete problems on Federal Income Tax Form 1040 and Maryland State Tax Forms 501 and 503, given a W-2 form and other pertinent information.

   f) Complete accurately a W-4 and a W-4E form.

2. **Suggested Performance Objective:** The student will describe the distribution of tax dollars.

   Sample Assessment Measures:

   a) State how tax dollars are spent, including information related to the following federal agencies: National Defense; Health, Education and Welfare; Space and Technology; Commerce; Transportation.

   b) Interpret graphically the federal tax proportions allocated to various public services.

   c) Identify the two individual responsibilities a taxpayer must assume in calculating tax returns.

Suggested Activities:

1. Write to the Internal Revenue Service for the tax guide, enlarged tax forms, and films. (The material is free.)

2. Obtain various supplementary tax forms from a post office, and display on bulletin board.

3. Encourage students to bring in personal tax forms and complete them in groups in the class.

4. Set up a student assistance center to help students prepare tax forms.

5. Plan a field trip to the IRS, preferably not at their busiest time of year.

6. Schedule speakers such as an agent from IRS or an agent from Maryland Tax Division.

7. Define the following terms:

allocate

capital gains

contributions

deduction

dependent

depreciation

FICA

income tax

IRS

itemized deductions

W-2

refund

revenue

self-assessment

standard deduction

tax forms

taxpayer

tax tables

Federal Form 1040

Federal Form 1040A

voluntary compliance

withholding tax

UNIT 10. INVESTMENTS

Instructional Objective A: *The student should be able to identify the types of investments available and describe the principles involved in investing.*

1. **Suggested Performance Objective:** The student will describe the types of investments available.

   Sample Assessment Measures:

   a) Distinguish between stocks and bonds.

   b) Distinguish between common and preferred stocks.

   c) Distinguish among government, municipal, and corporate bonds.

   d) Distinguish among mutual funds, monthly investment plans, investment clubs, and closed-end investment funds.

   e) Identify other forms of individual investments.

2. **Suggested Performance Objective:** The student will describe the operation of the stock market and the services rendered by investment brokers.

   Sample Assessment Measures:

   a) Explain how stocks are bought and sold.

   b) Read and interpret the stock market tables from the newspaper.

   c) Follow the progress, through the use of a graph and a newspaper, of selected stock.

   d) Name three services rendered by an investment broker.

Suggested Activities:

1. Show an introductory film on the stock market.

2. Have students interview parents or friends regarding experiences with investments.

3. Discuss inflation and how investments which increase in value may offset the decreased purchase value of the dollar.

4. Discuss the desirability of accumulated adequate cash reserve and life insurance before investing.

5. Describe the rules for investment:

   a) Remember the risks as well as the rewards.

   b) Get the facts about the company or stock.

   c) Get full advice from a reputable broker.

d) Be sure you have provided for family emergencies.

e) Tailor investments to personal goals.

6. Arrange a field trip to the local stock exchange.

7. Suggest that the class as a group purchase a single share of good quality stock, discussing the brokerage confirmation, and follow the stock until the end of the year when they sell it at a profit or loss.

8. Rate types of investments as to growth potential, income, and safety, according to the given scales. (See Table, page 79.)

9. Define the following terms:

bonds

brokerage

closing price

common stock

dividends

market value of stock

mutual funds

odd lots

opening price

over-the-counter stock

par value of stock

preferred stock

proceeds

round lots

securities

share of stock

stockbroker

stock exchange

stockholder

stocks

yield

UNIT 11. CONSUMER RESPONSIBILITIES AND PRACTICES

Instructional Objective A: *The student should be able to recognize legal responsibilities involving contracts and warranties and identify available sources for legal assistance.*

1. **Suggested Performance Objective:** The student will explain contracts and interpret local elements.

   Sample Assessment Measures:

   a) Define the terms *contract* and *breach of contract.*

   b) List the general elements of a valid and enforceable contract, and explain three.

   c) Name and explain the differences between formal and informal contracts.

   d) State three reasons why a contract may be void.

   e) Interpret the Truth-in-Lending Act of 1969.

   f) Define, by example, three contractual responsibilities.

2. **Suggested Performance Objective:** The student will identify the different types of warranties.

   Sample Assessment Measures:

   a) Define the two types of warranties.

   b) Explain the difference between the types of warranties.

3. **Suggested Performance Objective:** The student will compare kinds of aid available through consumer agencies.

   Sample Assessment Measures:

   a) Identify three agencies where aid is available to the consumer.

   b) Name the four goals of the Better Business Bureau in eliminating causes of customer complaints.

   c) Select four consumer protection agencies, and describe their functions.

Instructional Objective B.: *The student should be able to recognize advertising techniques and evaluate goods and services.*

1. **Suggested Performance Objective:** The student will identify factors that influence the purchase of goods and services.

   Sample Assessment Measures:

   a) Name three influencing factors that determine what we buy.

b) List three recent purchases, and identify any factors that may have influenced the decision to buy that particular item.

2. **Suggested Performance Objective:** The student will identify advertising techniques.

   Sample Assessment Measures:

   a) Name five advertising techniques.

   b) Identify three fraudulent practices in advertising.

   c) Name five typical gyps and rackets.

3. **Suggested Performance Objective:** The student will identify sales promotional devices used by business firms.

   Sample Assessment Measures:

   a) List four types of promotional devices used by business firms.

   b) Discuss four sales techniques or pressures which could lead to fraudulent practices.

4. **Suggested Performance Objective:** The student will evaluate goods and services.

   Sample Assessment Measure:

   Critique consumer products utilizing the following criteria: quality, workmanship, materials, design, brand, style, serviceability, durability, and price.

Suggested Student Activities:

1. Discuss motives and influences that determine the purchase or nonpurchase of various consumer items such as stereos, cars, and clothing.

2. Write an advertisement in a form which would appeal to teenagers.

3. Investigate the cost of advertising of newspaper and magazine space, radio and television time.

4. Bring to class several advertisements representing advertising appeals.

5. Role play the parts of a consumer and of a salesperson.

6. Examine the yellow pages of the telephone directory to locate goods and services.

7. Discuss the satisfaction and economy of making articles oneself.

8. Given a consumer situation, identify and analyze the factors which should be considered prior to making a consumer decision.

9. Project what clothing needs will be for the next six months.

10. Given an occupational area, project what clothing and personal equipment needs will be for that kind of job in this geographical area.

11. Discuss ways of protecting yourself against fraud in buying goods and services.

12. Match the various advertising appeals with their descriptions:

___(1) An idea that tends to produce other related ideas	(a) "Snob" appeal
___(2) The desire to do what our groups do	(b) Suggestion
___(3) The desire of an individual to follow the crowd	(c) Conformity
___(4) An appeal to emotion and imagination	(d) Imitation
___(5) An appeal to logical reasoning	(e) Association
___(6) A desire to excel or to be different	(f) Intellectual appeal

13. Describe in your own words the following appeals made through advertising techniques:

a) Imitation	d) Suggestion
b) Conformity	e) Intellectual appeal
c) Association	f) "Snob" appeal

14. Match the consumer problem with at least one consumer agency that can investigate the problem:

___(1) Problems involving mail	(a) Legal Aid Society
___(2) Crooks and con men in your area	(b) State Attorney General
___(3) Problems involving any product or money fraud	(c) Federal Trade Commission
___(4) Products made, sold, or advertised across state lines	(d) Police
___(5) Products made, sold, or advertised within your state	(e) Better Business Bureau
___(6) Any case in which you need a lawyer and can't afford to pay	(f) Legal Services
	(g) Post Office
	(h) Office Consumer Affairs
	(i) Interstate Commerce Commission

15. Divide into groups, each of which will present as a panel discussion the function of the various consumer protection agencies.

16. Evaluate a series of ads (newspaper, magazine, etc.) using the four fundamentals of advertising.

17. Define the following terms:

advertising

average

breach of contract

contract

depreciation

fraud

promotional devices

motivation

random sampling

relevant data

representative sample

responsibility

right

quackery

Truth-in-Lending Act

UNIT 12. CREDIT AND INSTALLMENT BUYING

Instructional Objective A: *The student should be able to explain the implications, effects, and consequences of maintaining and using credit.*

1. **Suggested Performance Objective:** The student will calculate and compare the cost of credit.

   Sample Assessment Measures:

   a) Solve six of ten interest problems involving simple interest.

   b) Compare credit rates of three companies.

2. **Suggested Performance Objectives:** The student will differentiate among revolving charge accounts, open accounts, and divided charge accounts.

   Sample Assessment Measures:

   a) Define the following types of charge accounts: open, divided, revolving.

   b) List five advantages and five disadvantages of credit.

3. **Suggested Performance Objective:** The student will describe the credit sources available.

   Sample Assessment Measures:

   a) List at least four sources of credit.

   b) Complete a credit application.

   c) Define three of the "six C's" of credit (character, capacity, capital, conditions, collateral, and common sense).

   d) Differentiate between the loan requirements and interest rates of three lending agencies.

4. **Suggested Performance Objectives:** The student will identify and explain the provisions of the Truth-in-Lending Act.

   Sample Assessment Measure:

   List five provisions of the Truth-in-Lending Act.

Suggested Activities:

1. Schedule speakers representing organizations such as:

   a) Teachers' Credit Union

   b) Finance company

   c) Bank

d) Insurance company

e) Department store manager or representative of store's customer credit department

2. Examine and compare loan applications from a credit union, bank, finance company, and insurance company.

3. Give the students a problem situation and several loan agreements, and have them analyze and pick the one best suited to their needs.

4. Select advertisements on credit and evaluate the source.

5. Compare credit card agreements (gasoline, American Express, BankAmericard, etc.).

6. Develop a list of guidelines for the consumer who is preparing to borrowing money (true annual interest rates, finance charges — what to look for, etc.).

7. Invite a member of the local police department to talk about stolen credit cards and shoplifting.

8. Define the following terms:

interest	promissory note
co-signer of a note	collateral
discounted loan	credit union
finance company	pawnbroker
signature loan	credit card
endorser of a note	add-on-loan
simple interest formula	annual percentage rate
level payment loan	constant-ratio formula
secured loans	demand note
life insurance loan	installment credit accounts
loan shark	compound interest

UNIT 13. INSURANCE

Instructional Objective A. *The student should be able to describe the nature and characteristics of various types of insurance.*

1. **Suggested Performance Objective:** The students will identify the types of insurance and related terminology.

   Sample Assessment Measures:

   a) Identify the four major types of insurance.

   b) List and define 20 insurance terms.

   c) Match insurance terms with types of policies.

2. **Suggested Performance Objective:** The student will describe the benefits of each type of insurance policy.

   Sample Assessment Measures:

   a) List the purposes and provisions of a health insurance policy which contains the following benefits: hospital, surgical, general medical, major medical, and loss of income.

   b) List three basic protection policies of household insurance.

   c) Identify and compare the four basic types of life insurance.

   d) Describe the benefits of Social Security services.

   e) List and explain the categories of automobile insurance.

Suggested Activities:

1. Write to the Institute of Life Insurance, 488 Madison Avenue, New York for a free life insurance fact book which gives life expectancy tables.

2. Schedule speakers such as a life insurance agent, a health insurance agent, or a Social Security agent.

3. Bring copies of insurance policies to class, and note the contractual provisions of each policy.

4. Obtain sample application forms for different insurance coverages, especially life, to familiarize students with the information required.

5. Report on premium rates from local insurance firms, and compare the rates and services rendered by each.

6. Do a crossword puzzle on frequently used insurance terms.

7. Present various situations, and discuss the insurance options that would best meet the insurance needs.

8. Evaluate family property insurance that covers personal possessions such as bicycles, televisions, recorders, stereo equipment, etc., against theft and destruction; and check credit-card coverage.

9. Define the following terms:

accidental death benefit

beneficiary

double indemnity

endowment

group insurance plan

health insurance

hospitalization

mutual insurance company

ordinary life

probability

Social Security

surrender value

term insurance

unemployment insurance

Workmen's Compensation

insurance

life insurance

loan value

Major Medical

Medicaid

Medicare

mortality table

nonforfeiture clause

premium: annual, semi-annual, quarterly, monthly

reinstatement

stock insurance

table of premium rates

the insured

whole life

UNIT 14. HOUSING

Instructional Objective A. *The student should be able to identify the factors to be considered when renting or buying living space.*

1. **Suggested Performance Objective:** The student will identify the different types of living space available.

   Sample Assessment Measures:

   a) Define six types of living space.

   b) Name four sources for locating living space, and give an example of each.

2. **Suggested Performance Objective:** The student will assess the factors in the selection of living space.

   Sample Assessment Measures:

   a) List five structural factors to consider when selecting living space.

   b) Name five environmental considerations in selecting living space.

3. **Suggested Performance Objective:** The student will describe the legal implications of signing a lease.

   Sample Assessment Measures:

   a) List six rights and obligations of the tenants; e.g., date lease becomes effective; names of the parties; length of the lease and how it is to be terminated; description of the property; amount of rent; date rent is due; responsibility for upkeep and maintenance; restriction on the property; and signatures of the parties.

4. **Suggested Performance Objective:** The student will compare types and sources of mortgages.

   Sample Assessment Measures:

   a) List and compare the three types of mortgages.

   b) Explain the sources for securing a mortgage (savings bank, savings and loan association, life insurance company, commercial banks, mortgage banks, and mortgage brokers).

Suggested Activities:

1. Visit the different types of living space available in the community.
2. Secure a guest speaker to discuss the legal implications involved in signing a lease.
3. Secure a guest speaker to discuss the process and requirements for securing a mortgage.
4. Present a panel discussion on the following:

   a) Rights and obligations of a person signing a lease

   b) The different types of living space available

   c) The sources available for locating living space

5. Debate the merits of renting and of buying property.

6. Compile a list of terms relating to purchasing property or living space.

7. Discuss rights and obligations of tenants; e.g., date contract becomes effective; names of the parties; length of the lease and how it is to be terminated; description of the property; amount of rent; date rent is due; responsibility for upkeep and maintenance; restriction on the property; signatures of the parties.

8. Define the following terms:

alterations
amortization schedule
assessed value
British Thermal Unit
cancellation clause
condominium
cooperative housing
down payment
80% clause
escrow payment
extended coverages
fair housing law
fair market value
fire insurance
grace period
homeowner's policy
insured
joint ownership
late payment charge
lease
lien
maintenance
mobile home
mortgage
mortgage insurance
personal property
points
principal
property tax
rate of interest
real property
realtor
residential
rent control
renting
simple interest
simple interest formula
subletting
tenant
urban renewal
utilities

FOR UNIT 1. ORIENTATION (MCPS FORMS)

Department of Curriculum and Instruction MONTGOMERY COUNTY PUBLIC SCHOOLS Rockville, Maryland	CO-OP EDUCATION PROGRAMS STUDENT-TRAINEE EVALUATION FORM

School _____ Program _____

Student-Trainee _____ Training Section _____

Date							
Personal Appearance							
Courtesy							
Attendance							
Punctual							
Calls in when absent							
Attitude toward criticism							
Cooperates with supervisors							
Cooperates with co-workers							
Attitude toward job							
Shows initiative							
Completes assigned tasks							
Works well without supervision							
Follows directions							
Accuracy in work							
Uses equipment and supplies properly							

CODE: 5 Excellent – Very high quality, high level of performance for individual.
4 Very good – High quality, good level of performance for individual.
3 Good – Satisfactory quality and level of performance.
2 Fair – Low quality, student not performing at this level of capability.
1 Poor – Poor quality, student performing far below level of capability.

Employer Comments:

Rated by _____ Position _____

MCPS Form 280-81, Revised August 1973

Department of Curriculum and Instruction MONTGOMERY COUNTY PUBLIC SCHOOLS Rockville, Maryland	CO-OP EDUCATION PROGRAMS STUDENT-TRAINEE EVALUATION FORM

STUDENT TRAINEE _____ PROGRAM _____

SCHOOL _____ TRAINING STATION _____

GRADING PERIOD 1 2 3 4 5 6

The purpose of this form is to provide a means by which the business and the school can cooperate in evaluating the performance of the student trainee. This form will be used to develop a specific program of instruction for improving the student's performance both in school and on the job.

DIRECTIONS: In the space provided, please indicate, with a check mark, each area which adequately describes the student's performance.

1. APPEARANCE
- ☐ APPROPRIATE
- ☐ INAPPROPRIATE

2. PUNCTUALITY
- ☐ ALWAYS ON TIME
- ☐ OCCASIONALLY LATE
- ☐ FREQUENTLY LATE

3. ATTENDANCE
- ☐ PERFECT
- ☐ RARELY ABSENT
- ☐ FREQUENTLY ABSENT

CALLS IN WHEN ABSENT
- ☐ YES
- ☐ NO

4. FOLLOWS DIRECTIONS
- ☐ GRASPS INSTRUCTIONS EASILY/QUICKLY
- ☐ REQUIRES OCCASIONAL DIRECTION
- ☐ REQUIRES FREQUENT DIRECTION

5. ATTITUDE TOWARD JOB

IS STUDENT'S ATTITUDE ON THE JOB ACCEPTABLE?
☐ YES ☐ NO

6. INITIATIVE
- ☐ DOES ADDITIONAL WORK WITHOUT BEING TOLD
- ☐ PERFORMS ASSIGNED DUTIES ONLY
- ☐ NEEDS FREQUENT SUPERVISION

7. DEPENDABILITY
- ☐ VERY RELIABLE
- ☐ SOMEWHAT RELIABLE
- ☐ UNRELIABLE

8. COOPERATION
- ☐ GETS ALONG WELL WITH EVERYONE
- ☐ COOPERATES ONLY TO THE NECESSARY DEGREE
- ☐ UNCOOPERATIVE

9. STUDENT'S INTERPERSONAL RELATIONSHIPS

CO-WORKERS
- ☐ OUTSTANDING
- ☐ GOOD
- ☐ POOR

SUPERVISORS
- ☐ OUTSTANDING
- ☐ GOOD
- ☐ POOR

PUBLIC
- ☐ OUTSTANDING
- ☐ GOOD
- ☐ POOR

QUALITY OF WORK
- ☐ DOES A THOROUGH ACCURATE JOB
- ☐ OCCASIONALLY MAKES ERRORS
- ☐ WORK IS FREQUENTLY INACCURATE
- ☐ UNSATISFACTORY

HOW WOULD YOU RATE THE STUDENT'S OVERALL PERFORMANCE?
- ☐ DOES AN EXCEPTIONAL JOB
- ☐ PERFORMS ABOVE AVERAGE
- ☐ SATISFACTORY IN PRESENT DUTIES
- ☐ SHOULD IMPROVE CERTAIN ASPECTS (EXPLAIN BELOW)
- ☐ MUST MAKE A SUBSTANTIAL IMPROVEMENT TO REMAIN ON PRESENT ASSIGNMENT

IN ADDITION TO THE ABOVE COMMENTS, THE STUDENT NEEDS TO IMPROVE PERFORMANCE BY:
- ☐ ACCEPTING CONSTRUCTIVE CRITICISM AND SUGGESTIONS MORE READILY
- ☐ BETTER ORGANIZATION OF WORK
- ☐ MORE KNOWLEDGE OF JOB
- ☐ OTHER _____

THE STUDENT'S MOST OUTSTANDING QUALITIES ARE _____

COMMENTS:

RATED BY _____ POSITION _____ DATE _____

TEACHER-COORDINATOR _____ PHONE _____

MCPS Form 280-81A, August 1976

Department of Curriculum and Instruction MONTGOMERY COUNTY PUBLIC SCHOOLS Rockville, Maryland	CO-OP WORK EXPERIENCE PROGRAMS STUDENT-PARENT-SCHOOL AGREEMENT
High School	Program

Instructions: The student and parent must sign below after reading the legal requirements and other conditions that pertain to the cooperative work experience program.

LEGAL REQUIREMENTS FOR ON-THE-JOB TRAINING PROGRAMS

AGE OF STUDENT	WORK SCHEDULE		
	MAXIMUM HOURS/DAY	MAXIMUM HOURS/WEEK	START AND END TIME
16-17	9 (4 during school hours)	48	Not before 6 a.m. nor after 11 p.m.
14-15 (WOC PROGRAM)	4	28	Not before 7 a.m. nor after 7 p.m.
UNDER 18	WORK PERMIT REQUIRED BEFORE REPORTING FOR ON-THE-JOB TRAINING.		

OTHER REQUIREMENTS AND/OR CONDITIONS

1. A student's training station must be approved by the teacher-coordinator.
2. A student may terminate employment with the firm or transfer to another employer only with the consent of the teacher-coordinator.
3. A student may hold other outside employment only with the consent of the teacher-coordinator.
4. The student agrees to maintain a businesslike attitude and to observe all policies, rules, and regulations of both the training station and the school.
5. The student can earn credit for on-the-job training and the correlated classroom instruction, provided he does satisfactory work in both.
6. The student is to be available for training at the time scheduled by the training sponsor and the teacher-coordinator. The hourly working schedule and wage must adhere to that permitted by the school in conjunction with the Department of Labor and Industry.
7. The student agrees to notify the coordinator and the employer by _____ the morning of the day he is unable to attend school or work. No student will be permitted to report to his training station in the afternoon if he has not attended school in the morning without special permission of the teacher-coordinator.
8. The student agrees to participate in all program activities, such as clubs, the annual employer-employee banquet, field trips, and so forth, since these are an integral part of the program, unless excused by teacher-coordinator.
9. The parents or guardians are responsible for the conduct of the student while on the job and in school.

This is to certify that we understand the requirements and conditions outlined above and that we further understand that failure of the student to conform may jeopardize his standing in the program.

Signature of Parent/Guardian	Student	Date
Coordinator		Telephone

Department of Curriculum and Instruction MONTGOMERY COUNTY PUBLIC SCHOOLS Rockville, Maryland	COOPERATIVE WORK EXPERIENCE PROGRAMS _____ Program WORK RELEASE FORM

Parent's Request

Please excuse _____ from classes to work during the pre-holiday season, __
(name)
_____, provided the student can be excused from classes for that period of time. He is required to
(date)
make up all work missed.

_____ _____
(Student's Signature) (Parent's Signature)

Employer's Statement

In case _____ is excused from classes to work during the regular school hours
(name)
we plan to use (her. him) as an employee in our business from _____ to _____ and in agreement

with all labor laws.

Student's Work Schedule

	M	T	W	TH	F	S	S
Hours							

Date _____ Employer _____

School Approval

Homeroom _____
Period I _____
Period II _____
Period III _____
Period IV _____
Period V _____
Period VI _____

Approval:

_____ _____
(School Administrator) (Teacher-Coordinator)

_____ _____
(Date) (Date)

MCPS Form 280-82, Revised August 1973

Department of Curriculum and Instruction MONTGOMERY COUNTY PUBLIC SCHOOLS Rockville, Maryland	CO-OP EDUCATION PROGRAMS APPLICATION FOR ADMISSION

Program _____ Social Security Number _____

(Please Print)

Name _____ Home Room Section _____ Teacher _____

Home Address _____ Telephone _____

Age _____ Date of Birth _____ Height _____ Weight _____

Father _____ Firm _____ Occupation _____ Telephone _____

Mother _____ Firm _____ Occupation _____ Telephone _____

Other _____ Firm _____ Occupation _____ Telephone _____

Number of brothers and sisters _____ Do you wear glasses? _____

Health (List any recent illnesses or current physical defects that would handicap your attendance and/or work performance)

_____

_____

What are your hobbies: _____

Has your attendance in school been: (1) Perfect _____ (2) More than 10 days absence per year _____
(3) Less than 10 days absence per year _____

What are your plans after graduation? College _____ Other _____

Are you passing all subjects? _____ If not, which ones are you failing? _____

Subjects completed in school: (Circle those completed at end of this year)

English 1, 2, 3, 4,	Shorthand	Electronics 1, 2
Science 1, 2	Bookkeeping	Woodworking 1, 2
Social Studies	Art 1, 2, 3, 4	Automotives 1, 2
U. S. History	Mechanical Drawing 1, 2	Cosmetology 1, 2
Mathematics	Horticulture 1, 2	Other _____
Typing	Graphic Arts	_____

Typing Speed (words per minute) _____ Shorthand Speed (Words per minute) _____

Do you have a driver's license? _____ How will you get to work? _____

Do you have any points accumulated against your driver's license? _____

How many? _____ Have you ever had to go to Traffic School? _____ When? _____

MCPS Form 280-80, January 1971

What is your career objective? 1st choice _____

2nd choice _____

3rd choice _____

Give the names, addresses, and positions of three persons who will recommend you:

1. _____

2. _____

3. _____

Give a record of your work experience beginning with present job:

Name of Business and Address	Name of Supervisor	Type of Duties	Dates of Employment

I am_____ am not_____ interested in beginning my on-the-job training before school opens in September.

If yes, what date would you like to begin if a placement is available? _____

Are you presently employed?_____ If so, where? _____

Do you wish to continue your training there? _____

If so, have you discussed this possibility with your supervisor? _____

Has this employer ever employed Cooperative Work Experience students in the past?

_____

Give your present class schedule and names of teachers (when this information is available to you):

Period	Subject	Teacher	Room
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

_____
Signature of Applicant

_____
Date

Department of Curriculum and Instruction MONTGOMERY COUNTY PUBLIC SCHOOLS Rockville, Maryland	COOPERATIVE EDUCATION REPORT

Submit to Supervisor
End of First Week in October
End of First Week in February

Teacher-Coordinator _____ School _____ Date _____
Program _____ School Year _____

TYPE OR PRINT ALL INFORMATION

Students Grade Level 9-12	Student's Name Alphabetically by Grade Level	Age	Sex	Time Student Leaves School	Employer and Address	Type of Job	Work Time		Total Hours 6 Days
							Begins	Ends	
							M T W Th F		

MCPS Form 280-85, March 1971

Department of Curriculum and Instruction
MONTGOMERY COUNTY PUBLIC SCHOOLS
Rockville, Maryland

COORDINATOR'S WEEKLY ITINERARY

Week of	Coordinator
School	School Person to Contact / Telephone

	From School To:	Approx. Time	Person Contacted
MONDAY			
TUESDAY			
WEDNESDAY			
THURSDAY			
FRIDAY			

MCPS Form 280-86, July 1972

Distribution: DE teacher submit white copy to supervisor; other copies to coordinator and school file.
WOC teacher submit canary copy to supervisor; other copies to coordinator and school file.
CIWE teacher submit pink copy to supervisor; other copies to coordinator and school file.

Department of Curriculum and Instruction MONTGOMERY COUNTY PULBIC SCHOOLS Rockville, Maryland	CO-OP EDUCATION PROGRAMS TIME CARD

Name _____ Month _____

Mon.	Tues.	Wed.	Thurs.	Fri.	Sat.	Sun.	Hrs.	Wages
				Total Hours and Wages				

Name of Business _____ Wage per Hour _____

Supervisor _____

(over)

MCPS Form 280-78, January 1971

Usual Schedule

	M	T	W	TH	F	S	S
Hours							

Date and Reasons for Absence from Work

Comments:

Department of Curriculum and Instruction MONTGOMERY COUNTY PUBLIC SCHOOLS Rockville, Maryland	CO-OP EDUCATION PROGRAMS WAGE AND HOUR CARD

Name _____ Age _____ Social Security _____

Month	Total Hours for Month	Total Wages for Month	Total Hours to Date	Total Wages to Date
September				
October				
November				
December				
January				
February				
March				
April				
May				
June				
Totals				

Career Objective:

MCPS Form 280-79, January 1971 (FRONT SIDE)

(REVERSE SIDE)

PARENT'S NAME _____

ADDRESS _____

PARENT'S HOME TELEPHONE _____

EMPLOYER _____ SUPERVISOR OR MANAGER'S NAME:

ADDRESS _____ _____

EMPLOYER'S TELEPHONE _____ CHECK ONE: WORK PERMIT_____ 18-over_____

EMPLOYER _____ SUPERVISOR OR MANAGER'S NAME:

ADDRESS _____ _____

EMPLOYER'S TELEPHONE _____ CHECK ONE: WORK PERMIT_____ 18-over_____

EMPLOYER _____ SUPERVISOR OR MANAGER'S NAME:

ADDRESS _____ _____

EMPLOYER'S TELEPHONE _____ CHECK ONE: WORK PERMIT_____ 18-over_____

DATE: SUPERVISORY VISITS WITH OR WITHOUT PROGRESS REPORTS COMMENTS

UNIT 2. CAREER EDUCATION (REFERENCES)

Division of Instruction. Maryland State Department of Education. *Career Education Resource Notebook*. Baltimore: MSDE, 1974.

This resource notebook provides information about the concept and outcome goals of career education, as well as program and evaluation models and examples of innovative practices throughout the State of Maryland.

General Learning Corporation. *Career Education Resource Guide*. Morristown, N.J.: General Learning Press, 1972.

This guide contains more than 100 lesson-approach outlines with suggestions for activities to aid in presenting specific career education concepts to students. A chart identifies page numbers for activities related to each of 21 career education concepts, suggesting target age levels and related school subject areas in which the concept and activity may be appropriate for use.

Hopke, William E. *The Encyclopedia of Careers and Vocational Guidance, Vols. I & II*. Chicago: J.G. Ferguson Publishing Company, 1972.

The Encyclopedia of Careers and Vocational Guidance was designed and developed to help in individual assessment of occupational opportunities and demands. A feature which makes *The Encyclopedia of Careers and Vocational Guidance* so valuable is the inclusion of articles by national industrial leaders in addition to specific information on salaries, educational requirements, numbers employed, and advancement possibilities for over 650 occupations. The encyclopedias are suitable for junior and senior high school students and their parents and for school counselors, who have need for general and specific career information; for appoaches to educational and career planning; and for a medium of vocational guidance services.

Lovejoy's Career and Vocational School Guidance. New York: Simon & Schuster, 1973.

A source book, clue book, and directory of institutions training for job opportunities.

The Occupational Outlook Handbook. Washington, D.C.: U.S. Government Printing Office, 1976.

Revised every two years by the Bureau of Labor Statistics, U.S. Department of Labor, this 860-page handbook provides a comprehensive overview of occupational requirements and opportunities and is designed and written for use by students. More than 800 occupations are discussed with information entries organized to include the nature of the work, education required, earnings, working conditions, and employment outlook. The Bureau of Labor Statistics also issues the *Occupational Outlook Quarterly* between editions of the handbook, to provide up-to-date information about occupational developments.

Saltzman, Glenn A. *Career Education Program*. Boston: Houghton Mifflin Co., 1973. o.p.

This source book provides learning units and materials for use by counselors and teachers in facilitating career exploration by junior high school students. Three units (16 lessons) are identified: A Look at Yourself, A Look at the World of Work, and You and Your Career Plans.

Wysong, H. Eugene. *Career Education Program*. Boston: Houghton Mifflin Co., 1973. o.p.

This source book provides learning units and materials for use by counselors and teachers in facilitating career planning by senior high school students. Activities include a career choice game, talking with graduates, considering educational options.

Career Boosters — Book I. Dlorah Publications, 1974. Gr. 7-12.

50 lessons in career awareness through stimulating puzzles, word games connecting dots, hidden careers, etc. Upper elementary students as well as junior high students can do these activities.

A very useful and resourceful booklet. A real aid for teachers.

Career Education Posters. The Perfection Form Co. Gr. 7-12. Vendor Cat. No. 95139. Posters.

Fifteen posters based on occupational clusters defined by HEW. Emphasize dignity of work and awareness of careers. 17" x 22".

Career Information Kit. SRA. Gr. 9-12. Vendor Cat. No. 5-2500; 5-2505. Kit, Corrugated and Metal.

More than 600 pieces of current literature alphabetically filed by job families and cross-referenced to Dewey decimal system. Carefully selected in areas of educaton, career, personality, and employment guidance and counseling. Contents: 600+ pieces of literature, 20 Instruction Sheets, 1 How-to-use-it, and 1 Index.

Choosing Your Career. Guidance Associates. Gr. 10-12. Vendor Cat. No. 9B-100683, 2 Filmstrips/Record; No. 9B-100725, 2 Filmstrips/Cassette.

Part I: Describes six general personality types: social, intellectual, conventional, enterprising, realistic, and artistic; and relates them to broad career areas.

Part II: Helps students evaluate their own personalities in these terms. Features self-motivated case histories of a narcotics detective, an optometrist, a biochemist, a beautician. Program is designed for use as an introduction to the major occupational fields.

Exploring Careers. Educational Design. Gr. 7-12. Vendor Cat. No. EDI 310. Spirit Master Book and Teacher's Manual.

Activities-oriented career education package designed to guide student in obtaining a variety of information to make successful career decisions.

Hello, World! Field Educational Pub. Gr. 7-12. Vendor Cat. No. See below. Set of Books.

Areas covered include:

01401 — Public Services
01402 — Transportation
01403 — Communications
01405 — Health Services
01405 — Environmental Control
01406 — Business Services
01407 — Technical Services
01408 — Food & Lodging Services
01409 — Marketing
01410 — Program Guide

Program consists of nine pupil books and program guide aimed at career exploration. Format flexible for independent or group study. Each unit contains quotes from teenagers exploring the fields, overview, general information on job trends, and variety of careers within cluster. Each unit also contains detailed job information, photo essays, and study questions.

Jobs and Careers. Changing Times. Gr. 7-12. Kit.

Includes: 40 booklets (reprints), 1 transparency, 1 duplicating master, and teacher's guide.

Titles: JOBS: An Updated Look into the Future; How On Earth Do Working Wives Manage?; Have An Employment Agency To Find You a Job; How Much Do Fringes Boost Your Pay?; Now at Last Better Jobs for Women; and Schools Give Better Job Training Now.

Job Experience Kit. SRA, 1970. Gr. 7-12. Vendor Cat. No. 5-400. Kit.

Contents: 30 answer sheets and user's guide for each of the following occupations: accountant, appliance serviceperson, auto mechanic, beautician, carpenter, designer, draftsman, electronics technician, elementary school teacher, lawyer, librarian, medical technologist, motel manager, plumber, police officer, salesperson, secretary, truck driver, veterinarian, X-ray technician.

Work-simulation experiences in 20 representative occupations, using problem-solving approach as needed in each occupation. Good for hands-on experiences with different kinds of jobs.

Keys — Career Exploration Program. SRA, 1972. Gr. 6-12. Vendor Cat. No. 5-3050. Kit.

Contents: 10 filmstrips, cassettes, guide and manual.

Introduces ten job families based on interests (as measured by the Kuder E Interest inventory). Actual on-the-job interviews selected to demonstrate the variety of careers in each family at different education levels.

Architectural Careers. Films, Inc., 1971. Gr. 10-12. MCPS F 5331. 16mm Film.

Various careers in the field of architecture are examined. 25 min., color.

Career Education. National Audiovisual Center, 1972. Gr. 7-12. MCPS F 5398. 16mm Film.

Discusses the meaning and nature of career education, and stresses its importance in an industrial society. Shows many models of career education under experiment. 25 min., color.

Career Education in Georgia. Georgia State Department of Education. Gr. Teacher Training. MCPS F 5907. 16mm Film.

Discusses the nature and purpose of career education. Shows how students at different levels can be involved in various types of career education programs. 30 min., color.

Careers in Cosmetology. Milady, 1972. Gr. 10-12. MCPS F 5649. 16mm Film.

Explores the various job opportunities centered around beauty services. 16 min., color.

Careers in Firefighting. Oxford Films, 1972. Gr. 7-12. MCPS F 6017. 16mm Film.

Explores the many disciplines which are required in order to provide fire protection. Covers fire inspection, investigation, rescue work, and use of high speed digital computers in coordination of personnel, equipment, and fire locations. 13 min., color.

General Insurance Careers. Films, Inc., 1971. Gr. 10-12. MCPS F 5330. 16mm Film.

Discusses the various careers in the general insurance field, including that of salesperson, underwriter, claims adjuster, and insurance field person. 15 min., color.

Hospital Careers. Oxford Films, 1972. Gr. 7-12. MCPS F 6018. 16mm Film.

Explores work opportunities within the hospital, showing the skill, dedication, and teamwork of doctor, nurses, medical technologists, physical therapists, orderlies, and workers in various support services. 13 min., color.

If You're Ready. McDonnell Douglas, 1967. Gr. 7-12. MCPS F 4638. 16mm Film.

Illustrates the importance of education in the business world and explains that courses offered by schools are vital factors in securing worthwhile employment after graduation. 13 min., color.

Is a Career in Finance, Insurance or Real Estate for You?. AIMS, 1972. Gr. 7-12. MCPS F 5779. 16mm Film.

Stresses similarities in the basic nature of occupations in the field of finance, insurance, and real estate. Discusses job opportunities in these three areas. 14 min., color.

Is a Career in Health Services for You? AIMS, 1971. Gr. 7-12. MCPS F 5777. 16mm Film.

Views health service careers, portrays the nature of the work, and presents the great variety of health related occupations that are available. 14 min., color.

Is a Career in the Hotel or Motel Business for You? AIMS, 1972. Gr. 7-12. MCPS F 5778. 16mm Film.

Describes the various types of jobs available in the lodging industry. Discusses the skills and qualifications needed to operate hotels and motels. 16 min., color.

Is a Career in Machining for You? AIMS, 1971. Gr. 7-12. MCPS F 5337. 16mm Film.

Describes the career of machinist, and the opportunities available in this field. Discusses the aptitudes, qualifications, and training necessary for this occupation.

Is a Career in Radio or Television for You? AIMS, 1972. Gr. 7-12. MCPS F 5776. 16mm Film.

Surveys job opportunities in the field of broadcasting. 15 min., color.

Is a Sales Career for You? AIMS, 1971. Gr. 7-12. MCPS F 5338. 16mm Film.

Describes the nature of a sales career, and discusses the temperament and aptitudes, education, and training necessary for this occupation. 15 min., color.

Is a Career in the Service Industries for You? AIMS, 1971. Gr. 7-12. MCPS F 5337. 16mm Film.

Describes the career opportunities in service industries and discusses the aptitudes and temperament necessary for this kind of occupation. 15 min., color.

Is a Career as a Technician for You? AIMS, 1971. Gr. 7-12. MCPS F 5335. 16mm Film.

Describes the occupation of a technician, and shows the opportunities available in the field. Explains necessary qualifications and training required for a technician. 14 min., color.

Jobs in the Automotive Trades. Sterling, 1970. Gr. 7-12. MCPS F 5787. 16mm Film.

Presents a variety of jobs available in the automotive trade, and describes the job duties as the work is performed. 10 min., color.

Jobs in the City: Manufacturing. Centron, 1972. Gr. 1-12. MCPS F 5878. 16mm Film.

Examines occupations in the field of manufacturing which are found in the inner city. Focuses on assembly line and mass production, and shows various manufacturing plants. 11 min., color.

Jobs in the City: Mass Media. Centron, 1972. Gr. 1-12. MCPS F 5876. 16mm Film.

Examines various occupations in the mass media: newspapers, radio, and TV, including reporter, proofreader, commentator, pressman, typesetter, and engineer. 11 min., color.

Jobs in the City: Services. Centron, 1972. Gr. 1-12. MCPS F 5877. 16mm Film.

Examines various service occupations such as bus drivers, bowling alley employees, repair people, service station operators, and laundry and dry cleaning employees. 11 min., color.

Jobs in Small and Major Electronic Appliance Repair. Sterling, 1970. Gr. 7-12. MCPS F 5784. 16mm Film.

Depicts the various types of jobs and work situations that exist in the field of small and major electronic appliance repair. 7 min., color.

Jobs in the World of Work: A Good Place to Be. McGraw-Hill, 1969. Gr. 7-12. MCPS F 6020. 16mm Film.

Uses dramatized situations to discuss the world of work. 12 min., color.

Making It in the World of Work. Film Fair, 1972. Gr. 7-12. MCPS F 5790. 16mm Film.

Discusses the importance of life-style goals in choosing a compatible career. Includes discussions with young workers in nine different occupations. 25 min., color.

Marketing Careers. Films, Inc., 1971. Gr. 10-12. MCPS F 5328. 16mm Film.

Discusses career opportunities in marketing and describes various kinds of work involved in this field. 25 min., color.

Modeling Careers. Films, Inc., 1971. Gr. 10-12. MCPS F 5327. 16mm Film.

Discusses the qualifications and training necessary for a career in fashion modeling and the opportunities available in this field. 15 min., color.

New Horizons in Vocations. Dibie-Dash Prod., 1966. Gr. 10-12. MCPS F 5915. 16 mm Film.

Follows three youths as they investigate vocations that require less than a college education, pointing out the importance of choosing an occupation intelligently. 20 min., color.

Opportunities in Welding. Sterling, 1970. Gr. 7-12. MCPS F 5785. 16mm Film.

Describes job sites and opportunities in welding. Shows welding in shops, shipyards, airports, and on a construction site. 7 min., color.

Ophthalmic Careers. Films, Inc., 1969. Gr. 7-12. MCPS F 5762. 16mm Film.

Discusses the career possibilities in the fields of optometry and ophthalmology. 37 min., color.

Pathway to Craftsmanship. Great Plains National Instructional TV Library. Gr. 7-12. MCPS F 5702. 16mm Film.

An apprenticeship training program in the building construction industry. 20 min., color.

People Who Fix Things. Churchill, 1972. Gr. 10-12. MCPS F 5579. 16mm Film.

Discusses how people find satisfaction in different kinds of work: showing a repairperson restoring a tuba, a mechanic fixing a small plane engine, and a tree surgeon administering to a sick tree. 20 min., color.

People Who Make Things. Churchill, 1970. Gr. 10-12. MCPS F 5697. 16mm Film.

Points out the value of vocational education by showing the creative achievements of three persons in woodworking, baking, and automotive work. 22 min., color.

Rescue Squad. Encyclopaedia Britannica, 1971. Gr. 7-12. MCPS F 6002. 16mm Film.

Describes the danger, excitement, and responsibility of a large city rescue team. Shows the squad as it is called to a fire and to assist in health emergencies. 14 min., color.

Salesmanship Career Opportunities. MLA. Gr. 7-12. MCPS F 2886. 16mm Film.

Presents vocational opportunities available in a sales career. Discusses qualifications, techniques, compensation methods, training, and sales tools. Shows the importance of salesmanship in the marketing and industrial complex. 15 min., color.

Textile and Industry Careers. Films, Inc., 1971. Gr. 10-12. MCPS F 5326. 16mm Film.

Describes various types of work involved in textile industry, and the variety of careers available in this field. 15 min., color.

The Choice Is Yours. ACI, 1972. Gr. 7-12. MCPS F 5734. 16mm Film.

Presents the field of vocational occupations as an alternative to college for young people. 13 min., color.

The Long Haul Men. ACI Films, 1969. Gr. 7-12. MCPS F 6141. 16mm Film.

Documents the experiences of a two-man driving team who are freighting from Mexico to the Canadian border. Illustrates the vocation of truck driving. 17 min., color.

The Secretary: A Normal Day (Second Ed.). Sterling, 1963. Gr. 10-12. MCPS F 5822. 16mm Film.

Follows a secretary through a normal day in a modern office, emphasizing the personal qualities of self-direction, tact, willingness to learn, judgment, and enthusiasm needed to be a successful secretary. 11 min., color.

The Story of a Foreign Correspondent. Sterling, 1963. Gr. 10-12. MCPS F 5550. 16mm Film.

Describes the working life of a foreign correspondent and points out necessary qualifications. 25 min., b/w.

Today's Newspaper. Oxford Films, 1972. Gr. 7-12. MCPS F 5695. 16mm Film.

Describes the various activities which are involved in the production and circulation of a daily newspaper such as advertising, writing editorials, photography, art, and printing. 22 min., color.

Why Not Accounting? Encyclopaedia Britannica, 1971. Gr. 7-12. MCPS F 6001. 16mm Film.

Answers questions about the nature of the profession of accounting. Attempts to inspire in qualified students an interest in choosing this profession. 15 min., color.

UNIT 3. APPLYING FOR A JOB

JOB INTERVIEW

INTERVIEW TECHNIQUE EVALUATION FORM

Pre-Interview — 10 points possible _____

The applicant's greeting, introduction, and general impression made

Application Blank — 10 points possible

The application's neatness, legibility, and completeness _____

Personal Appearance — 20 points possible

The applicant's neatness, grooming, and attire _____

Actual Interview — 50 points possible

The applicant's greeting, introduction, bearing, courtesy, knowledge, attitude, interest, confidence, personality, initiative, sincerity _____

Post-Interview — 10 points possible

The applicant's manner and skill in terminating the interview _____

Total Points _____

APPLYING FOR A JOB (REFERENCES)

Choosing the Kind of Job You Want. Changing Times Educational Service, Washington, D.C. Gr. 9-12. Filmstrip/Record; Filmstrip/Cassette.

Helps students analyze job critically and determine their own personal preferences (1975 edition).

Job Attitudes. Guidance Associates, 1970. Gr. 9-12. Filmstrips/Cassettes.

Titles: A Job That Goes Someplace, 9B 102275; Why Work At All? 9B 106318.

Five in-depth motivational programs to help young people explore the personal and social values with which they must deal as they enter the world of work; "... excellent discussion stimulant for distributive education programs and courses in business, secretarial skills, and social studies on the high school and junior college level."

Job Finding. Dénoyer-Geppert. Gr. Secondary. Vendor Cat. No. 66820. Filmstrips.

Titles include: Your Job Outlook, How to Find a Job for Yourself, How to Get a Job and Keep It, So You Want a Summer Job, The Job Interview, When You Go To Work.

Discusses career choice as it relates to job opportunity, finding jobs; successfully performing a job, summer jobs, job interviews, etc.

Job Hunting: Where To Begin. Guidance Associates, 1972-73. Vendor Cat. No. 9B 102289, Filmstrips/Records; 9B 102267, Filmstrips/Cassettes.

Helps work-bound young people prepare to organize and conduct an effective job search.

Part I: Covers private and public employment agencies, fees, meaning of fee-paid, fee-returnable; phoning, personal interviews, newspaper ads, training programs, apprenticeships, civil service, school guidance personnel. Emphasizes assembling many options; learning about jobs beforehand.

Part II: Dramatizes specific problems that most often arise in the job hunt.

Know: Knowledge Needed To Obtain Work. SRA, 1973. Gr. 7-9. Vendor Cat. No. 5-75. Kit.

Overhead transparency program that illustrates in seven segments how to select a job and how to apply for it. Accompanying text elaborates. Wallet cards also available in Spanish. Contents: 64 transparencies; text in looseleaf binder; wallet cards (key statements).

Preparing for an Interview. J.C. Penney, 1974. Gr. 7-12. Vendor Cat. No. 83192. Filmstrip/Record.

Presents information on how to evaluate personal qualifications for a job; what types of questions might be asked at an interview, appropriate dress, etc.

What You Should Know Before You Go To Work. Guidance Associates. Gr. 10-12. Vendor Cat. No. 9M 106102, Filmstrips/Records; 9B 106144, Filmstrips/Cassettes.

Part I: Explains ways to begin narrowing career choices; discusses positive work attitudes; considers union membership in some areas. Shows how a young file clerk, nurse's aide, and airline cargo loader built fine careers from unskilled entry level jobs.

Part II: Offers advice on finding a job, job interviews, considers on-the-job *don'ts* such as taking extra time, failing to call in when absent, over-socializing. Peer interviews stress ways to advance more rapidly in typical situations.

World of Work II: Getting a Job. Educational Resources. Gr. 7-12. Vendor Cat. No. ER1301A. 12 Tapes/Student Guides.

Twelve tape cassettes teaching job acquisition skills. Involvement in and response to taped lessons and dramatic situations; open-ended discussion tapes.

APPLYING FOR A JOB (FILMS)

Applying for a Job. EBF, 1971. Gr. 10-12. MCPS F 5086. 16mm Film.

Explains how to apply for a job, how to dress for the interview, how to determine the suitability of a job, and how to benefit from specialized training. 13 min., color.

Choosing a Job. Encyclopaedia Britannica, 1971. Gr. 7-12. MCPS F 6000. 16mm Film.

Explains how to choose a suitable job and how to benefit from trainee programs. 12 min., color.

English on the Job: Reading Skills. Coronet, 1972. Gr. 10-12. MCPS F 5863. 16mm Film.

Shows how to increase job skills by improving reading skills. Discusses the importance of skimming, finding key words and phrases, evaluating, summarizing, and finding the meaning of unfamiliar words. 14 min. color.

English on the Job: Listening and Speaking Skills. Coronet, 1972. Gr. 10-12. MCPS F 6041. 16mm Film.

Workers at a service station, at a construction site, and at a restaurant illustrate how listening and speaking skills are vital for getting and holding a job. 14 min., color.

Getting a Job Is a Job. Dibie-Dash Prod., 1967. Gr. 10-12. MCPS F 5916. 16mm Film.

Follows two young people as they seek employment and points out the correct procedures for getting a job. 17 min., color.

Your Job: Applying for It. Coronet, 1968. Gr. 10-12. MCPS F 4711. 16mm Film.

Uses interviews with workers of varying ages and educations to demonstrate the procedures for applying for a job and securing it. 16 min., color.

Your Job: Finding the Right One. Coronet, 1968. Gr. 10-12. MCPS F 4710. 16mm Film.

Young people of various backgrounds demonstrate methods for locating jobs that are suited to their abilities and needs. 16 min., color.

UNIT 4. WORK RELATIONS (REFERENCES)

Job Attitudes. Guidance Associates, 1970. Gr. 9-12. Filmstrips/Cassettes.

Titles: Trouble at Work, 9B 100337; Liking Your Job and Your Life, 9B 1026771; On the Job — Four Trainees, 9B 101285.

Five in-depth motivational programs to help young people explore the personal and social values with which they must deal as they enter the world of work. "... excellent discussion stimulant for distributive education programs and courses in business, secretarial skills, and social studies on the high school and junior college level."

Jobs and Gender. Guidance Associates. Gr. 7-9. Vendor Cat. No. 9B103-349, Filmstrips/Records; 9B103-356, Filmstrips/Cassettes.

In-depth interviews challenge stereotypes about "men's work" and "women's work." A carpenter discusses how she entered her trade, her relations with co-workers, her responsibilities as a mother, and carpentry as field for women. A male nurse talks about his humanitarian motives, the increase in the number of male nurses, and his clinical and administrative duties, etc.

Trouble at Work. Guidance Associates, 1970. Gr. 7-12. Vendor Cat. No. IF100337. Filmstrip/Records.

Dramatizations explore conflict between the impatient apprentice and stern master mechanic; the family burdened hospital worker and the supervisor faced with absenteeism; the mistake-prone salesgirl and her gruff, non-supportive boss; an ambitious filling station worker and his unmotivated pal. "... A relevant and stimulating production for class or individual use in personal and vocational guidance." — Booklist.

Your First Week on the Job. Guidance Associates 1972-1973. Gr. 7-12. Vendor Cat. No. 9B 101988, Filmstrips/Records; 9B 101998, Filmstrips/Cassettes.

Humorous dramatizations to reduce students' anxiety, increase their confidence, introduce them to key rules of thumb, common problems, and ways of finding solutions.

Part I includes priorities, office manners, and taking a phone call.

Part II includes office grooming, taking a break, dealing with complaints.

The World of Work I: On the Job. Educational Resources, 1969. Gr. 7-12. Vendor Cat. No. ERI 300A. Student Record Books/20 Cassettes.

Twenty tape cassettes to help with development of interpersonal skills in realistic job situations. Contains taped lessons, dramatizations, and open-ended discussions.

Staying with It and Getting Ahead. Changing Times Educational Service. Gr. 9-12. Filmstrip/Record, Filmstrip/Cassette.

Sensitizes students to what happens after you get a job. Uses fast pacing montage of true cases to illustrate practical things a student should be aware of before entering the world of work. Examines the ways of increasing learning potential and gaining further education or skills beneficial to promotion.

Keeping Your Job Is Work. Dibie-Dash Productions, 1971. Gr. 10-12. 16mm Film.

Emphasizes the importance of meeting responsibilities of a job. Presents several job situations pointing out the need for reliability, dependability, promptness, cooperation, and initiative from an employee. 12 min., color.

Office Practice: Manners and Customs. Coronet, 1972. Gr. 10-12. MCPS F 6034. 16mm Film.

Provides an introduction to the manners and customs of office work, including reception of visitors, telephone courtesy, and forms of address for co-workers. 14 min., color.

Office Practice: Working with Others. Coronet, 1972. Gr. 10-12. MCPS F 6035. 16mm Film.

Fosters an awareness of the importance of human relations in office work through appropriate behavior and language. 14 min., color.

Office Practice: Your Attitude. Coronet, 1972. Gr. 10-12. MCPS F 6036. 16mm Film.

Emphasizes the importance of getting along with fellow employees and your employer.

Your Job: Getting Ahead. Coronet, 1968. Gr. 10-12. MCPS F 4715. 16mm Film.

Provides tips from experienced workers on ways to get ahead, in terms of wages and better job opportunities. 16 min., color.

Your Job: Fitting In. Coronet, 1968. Gr. 10-12. MCPS F 4712. 16mm Film.

Illustrates the importance for new employees to understand the rules and customs that various companies have. 16 min., color.

Your Job: Good Working Habits. Coronet, 1968. Gr. 10-12. MCPS F 4714. 16mm Film.

A pair of young workers demonstrate how good work habits may lead to satisfaction, a promotion, or a raise. 16 min., color.

UNIT 5. TRAINING PLANS

The formulation and implementation of training plans in cooperative work programs has been both encouraged and requested by the Maryland State Department of Education. A training plan is a cooperative effort on the part of a teacher, employer, and student to define and describe the student's role as worker. The training plan consists of a general job description and an explanation of the broad areas for on-the-job experience. When a training plan is developed for a particular student, specific learning experiences to be performed by the student are detailed. A time schedule for this training and methods for evaluations are also included.

The use of training plans with cooperative work students will not only provide the teacher with an accurate record of student learning experiences and needs on the job but will also enable both the teacher and employer to offer each student the best possible assistance in pursuing a career objective.

Sample training plans in 28 different areas of work have been prepared and are listed below. These training plans will serve as a guide for teachers and employers in developing training plans for their student workers.

Sample training plans are on file in the Cooperative Education office of the MCPS Department of Curriculum and Instruction and are available when teachers need them for reference.

Training plans are available for the following occupational areas:

- Floriculture
- Offset Printing
- Concrete Form and Centering Work
- Leather Making
- Cosmetology
- Meat Cutting and Sales
- Carpet Installing
- Waiting on Tables — Luncheonette Counter Service
- Waiting on Tables — Restaurant
- General Office Work
- Electrician Assistance
- Roofing Repair
- Motion Picture Operating
- Television Installation and Repair
- Cashiering
- Auto Safety Mechanics
- Bussing Dishes
- Accounting (Principal Accountant)
- Animal Caretaking
- Kitchen Helping
- Clerking — Men's Wear
- Clerking — Variety Shop
- Drafting, U.S.O.E., Code 17.13
- Visual Communication Technician's Work
- Service Station Attending
- "Girl Friday"
- Key Punching
- Groundskeeping

TRAINING PLAN

Montgomery County Public Schools

COOPERATIVE WORK PROGRAMS

Student's Name: Thomas Good Date: _____

A. Title of Occupation: Electrician's Helper

B. Name and Address of Training Station: Apex Electric Company

9931 Cableway, Kensington, Maryland

C. Name of Owner(s): James Smith

D. Supervisor's Name: Harold Owens 340-2212

E. Broad Areas of Training:

I. Company rules and regulations

II. Grooming and attire

III. Employer, co-worker, and customer relationships

VI. Tools and equipment

VII. Basic wiring systems and procedures

VIII.

IX.

X.

TRAINING PLAN FOR Electrician's Helper

STUDENT: Thomas Good TRAINING STATION Apex Electric Co. SUPERVISOR Harold Owens

Learning Experience	OJT	Related Instruction In-School	Resources	Comments
I. Follow Company Rules and Regulations: A. Be punctual and dependable. B. Check in and out correctly. C. Take only authorized work breaks. D. Call in when absent or late. E. Give adequate termination notice.				
II. Grooming and Attire: A. Personal cleanliness B. Neatness of attire				
III. Employer, Co-Worker and Castomer Relationships: A. Scheduling and hours of work B. Personality C. Speaking voice D. Receiving criticism E. Courtesy and cooperation				
IV. Safety on the Job A. Shock effect B. Freeing a victim C. Safety rules D. Use of power tools E. Testing completed circuits				

TRAINING PLAN FOR_____

STUDENT:_____ TRAINING STATION _____ SUPERVISOR_____

Learning Experience	Related Instruction OJT	Related Instruction In-School	Resources	Comments
V. Electrical terminologies andsymbols A. Basic electrical terms B. Conductors C. Conducts raceways D. Switches E. Outlet receptacles F. Color codes G. Wire – sizes, types and uses				
VI. Tools and equipment A. Hand tools B. Power tools and accessories C. Auxiliary equipment D. Switches E. Outlet receptacles F. Color codes G. Wire – sizes, types and uses				
VII. Basic wiring systems and procedures A. Parallel wiring B. Series circuits C. Three circuit wiring D. Connecting terminals E. Solderless connectors F. Soldering connectors G. Installing switches, boxes H. Mounting fixtures I. Circuit breakers and fuses				

Department of Curriculum and Instruction MONTGOMERY COUNTY PUBLIC SCHOOLS Rockville, Maryland		COOPERATIVE EDUCATION PROGRAMS STUDENT TRAINING AGREEMENT
School	Program	
Student		Job Title
Employer		Wage Rate
Street		Benefits
City	Zip	Phone

A variety of work experiences will be provided for the student based on the employer's demand for labor, commensurate with the student's ability, and within the guidelines of the Child Labor Laws. The student's work skills, attitudes, and job progress will be evaluated by the employer on a form provided by the school. The coordinator will be available to the employer and the student for consultation and will visit the training station on a regular basis. The signatures below signify an agreement to participate in the Cooperative Education Program. Anytime this agreement is to be terminated the coordinator is to be notified.

AREAS OF TRAINING	INSTRUCTION/ACTIVITIES

COMMENTS _____

_____

_____

SIGNATURES OF PERSONS APPROVING THIS EDUCATIONAL WORK EXPERIENCE

Student _____ Date _____

Supervisor _____ Date _____

Parent _____ Date _____

School Coordinator _____ Date _____

THIS FORM COMPLIES WITH FEDERAL REGULATION, CHAPTER V, SECTION 570.35a (3) (Vi)

MCPS Form 280-84, August 1976

Distribution – Original – Teacher-Coordinator
Yellow – Employer
Pink – Student

UNIT 6. SAFETY (REFERENCES)

Montgomery County Public Schools. *Safety Handbook*. Rockville: MCPS, 1971.

Units from this handbook may be used by the teacher to develop lessons in personal safety. Contents include Safety Education and Accident Prevention; Traffic (Controls and Safety Patrols, School Bus Transportation, Bicycle); Emergency Drills and Disaster Preparedness (Civil Defense, Radio Alert System); Plant and Employee Safety (General Safety Rules, Cafeteria, Garage and Repair Shop); Instructional and Special Activities Areas (Emergency Care and First Aid, and Special Events); Building and Grounds (Administrative Responsibilities, Maintenance Division; Emergency Closing of School and of Central Office).

Bleeding and Bandaging. HEW and OCD. MCPS F 2499.

Demonstrates the methods of stopping bleeding and applying dressing and bandages for different kinds of wounds. Students learn to treat arterial, venous, and capillary bleeding. 27 min., color.

Before They Happen. Bureau of Communication Research. MCPS F 2112.

Shows the work of fire prevention inspectors and explains how their inspections can prevent fires. 14 min., b/w.

Distant Drummer, Part 2: Flowers of Darkness. National Audiovisual Center. MCPS F 4760.

Traces the history of opium to the present-day usage of heroin. Examines the methods and procedures of organized crime trafficking the drug to U.S., and portrays its toll on the streets of America. 22 min., color.

Fire. McGraw. MCPS F 2142.

Shows materials required to make a fire, and explains why things burn. 13 minutes, b/w.

Handtools for Woodworking. Bailey. MCPS F 5173.

Illustrates the many types of woodworking tools found in the home and industries. Shows how to select a woodworking tool and how to use it safely and correctly. 22 min., color.

Safety Through Seatbelts. Charles Cahill & Associates. MCPS F 2487.

Shows necessity for using seatbelts, evidence by study of anthropometric dummies in staged collisions. 13 min., b/w.

The Forgetter. National Safety Council. MCPS F 5193.

Shows how unsafe conditions are created in the plant by a worker who habitually forgets to follow safe working procedures. 10 min., color.

The Hothead. National Safety Council. MCPS F 5194.

Shows how an employee, who becomes unreasonably angry over minor work problems, causes discord and unsafe conditions in the plant. 10 min., color.

The First Five Minutes. Bureau of Communication Research. MCPS F 2113.

A fire chief explains the hazards of industrial fires and shows that the first five minutes of a fire are more important than the next five hours. Knowing what to do when a fire begins can save lives and property. 27 min., b/w.

You and Office Safety. Xerox Corp. MCPS F 5203.

Illustrates common hazards in office and demonstrates constructive corrective measures. 10 min., b/w.

About Getting a Job. Greenfield, Mass.: Channing L. Bete, Inc., 1973.

Informative and interesting booklet which tells, in a unique scriptographic language, the correct ways to get a job. Colorful, well written, and eye catching.

Division of Vocational Education. *Occupational Work Experience*. Columbus: Ohio State Department of Education, 1973.

Series of 32 booklets on such topics as labor laws, safety, job interviews, etc. Easy reading and graphically illustrated to increase student interest.

Kimbrell, Grady, and Vineyard, Ben. *Succeeding in the World of Work*. Bloomington, Ill.: McKnight Publishing Company, 1975.

Acquaints the reader with the world-of-work facts and factors of success and personal satisfaction. Easy to understand and graphically interesting. Provides information about work situations and problems often discovered only by trial and error.

Strong, Merhle. *Industrial Labor and Community Relations*. Albany, N.Y.: Delmar Publishers, 1974.

This text is designed to contribute to the general goals of career education. It serves all who are preparing to enter the work force or who have recently become employed. Through its use, students should gain the knowledge and experience necessary to help them with interrelationships on the job, particularly with employees, employers, and union personnel.

U.S. Army. *How Not To Blow Your Job Interview*. Philadelphia: U.S. Army, n.d.

Colorful booklet which gives hints on job interviewing. May be procured from U.S. Army, P.O. Box 5510, Philadelphia, Pa. 19143 or your local recruiter.

SPECIFIC TEXTBOOK REFERENCES – EMPLOYMENT EDUCATION

	UNITS				
TEXT	ORIENTATION	APPLYING FOR A JOB	WORK RELATIONSHIP	TRAINING PLANS	SAFETY
Succeeding in the World of Work		30-49	53-79 104-111		112-127
Occupational Work Experience	OWE 14 OWE 1	OWE 12 OWE 15 OWE 12 OWE 15	MIS 26 OWE 13 OWE 17 OWE 6 OWE 27		OWE 4 OWE 3
Succeeding on the Job			#1238 Entire #1167 Package		
Supervising on the Job			#1238 Entire #1167 Package		
Making the Most of the Job Interview		Entire Pamphlet			
About Getting a Job		Entire Pamphlet			
How Not To Blow a Job Interview		Entire Pamphlet			
Industrial Labor and Community Relations			Entire Booklet		

UNIT 7. BUDGETING -- SAMPLE BUDGET FORM

EXPENSES		Weekly		Monthly	
Car	Gas and oil				
	Repair, tires, etc.				
	Operator's license				
	Tags				
Clothing	Ready-to-wear				
	Cleaning and laundry				
Donations	Church				
	Other				
Education	Tuition				
	Books, papers, magazines, newspapers				
	Equipment				
	Meal ticket				
	Housing				
Entertainment	Movies and plays				
	Dinner out				
	Parties				
	Clubs and sports				
	Vacations (planned)				
	Baby sitters				
Food	Food (groceries, meat, supplies)				
	Dairy products				
	Bakery or delivered goods				
Gifts	Birthdays				
	Holiday				
	All other				

EXPENSES		Weekly		Monthly	
Housing	Rent or mortgage payment				
	Utilities				
	Real Estate Taxes				
	Water				
	Repairs, appliance repair				
Insurance	Health				
	Car				
	Household				
	Life				
	Travel				
Medical and Dental	Doctor				
	Dentist				
	Drugs				
Miscellaneous	Dues, union and other				
	Social Security				
	Income tax				
	Installment payments				
Personal	Barber and/or beauty shop				
	Allowances				
	Toiletries				
Savings	Bank				
	Credit Union				
	Other				
	TOTALS				

SAMPLE PERSONAL BUDGET FORM FOR A TEEN-AGER

	Weekly Expenses	Semester Expenses
Books, magazines, records		
Clothing		
Donations (church and/or other)		
Fees – school		
club		
Gifts		
Graduation – cap and gown		
yearbook		
pictures		
ring/pin		
prom/parties		
Lunch		
Miscellaneous		
Personal grooming		
Recreation – sports		
shows		
hobbies		
dates		
other		
Savings – systematic		
long-range goal		
Supplies		
Transportation		

Teen-ager Expense Account Form

	Income	Food	Supplies	Recreation and Leisure							Clothes	Personal Grooming	Charity	Gifts	Savings	Misc.
				Sports	Shows	Hobbies	Dates	Books	Records	Other						
1																
2																
3																
4																
5																
6																
7																
8																
9																
10																
11																
12																
13																
14																
15																
16																
17																
18																

UNIT 8. BANKING (REFERENCES)

BOOKS

Kraus, Albert L. *The New York Times Guide to Business and Finance: The American Economy and How It Works*. New York: Harper, 1972.

A resource book which explains in practical terms some basic issues in the U.S. economy. Makes judicious use of banking, U.S. market and monetary structure, foreign trade and exchange, and various aspects of taxation. (Teacher reference only)

Rutberg, Sidney. *Ten Cents on the Dollar, The Bankruptcy Game*. New York: Simon & Schuster, 1973.

Points out gimmicks used, and tells the difference between outside and inside action. Discusses lawyers, accountants, auctioneers, appraisers, and others who make their living from bankruptcy. (Teacher reference only)

Shafer, Neil. *Guide Book of Modern United States Currency*. Racine, Wisc.: Western Publishing Company, 1974.

Gives comprehensive illustrated valuation of all modern U.S. paper money from 1929 to 1974. Includes complete listing of U.S. military payment certificates. (Teacher reference only)

Warmke, Roman F. *Consumer Economics Problems* (8th edition). Cincinnati: South-Western Publishing Company, 1971. (Teacher reference only)

Highlights relationship between personal economic decision-making and the total economy. Subject matter and problem material will appeal to wide range of abilities.

FDIC. *Your Insured Deposit*. Washington, D.C.: Federal Deposit Insurance Corp., 1970.

Explains how FDIC protects the depositor, his deposits, and his community. Order free from FDIC, Office of Information. (Teacher reference only)

Federal Reserve Bank of Atlanta. *The Federal Reserve System* (rev.). Atlanta: FRS, 1973.

A condensed account of the Federal Reserve structure. Order free from Federal Reserve Station, Atlanta, Georgia 30303. (Teacher reference only)

Federal Reserve Bank of Minneapolis. *Your Money and the Federal Reserve System* (rev.). Minneapolis: FRS, 1973.

Describes services of Federal Reserve Banks with special emphasis on how money is supplied and how Federal Reserve actions influence supply. Order from Federal Reserve Station. Public Information Division. Minneapolis, Minnesota 55440. (Teacher reference only)

HFC. *Your Guide for Teaching Money Management*. Chicago: HFC, 1970.

Presents concepts, learning experiences, resources, and evaluation criteria for teaching personal economics to students of different ages and abilities. Order from Money Management Institute of Household Finance Corporation. Prudential Plaza. Chicago, Illinois 60601. (Teacher reference only)

ILGWU. *Your Money's Worth*. New York: ILGWU, 1973.

Presents essential information on getting the most value in purchase of goods and services. Cartoon illustrations. Order from International Ladies' Garment Workers' Union. Union Label Department. 22 W. 38th Street, New York 10018. (Teacher reference only)

You and Your Savings and Loan Associations. Greenfield, Mass.: Channing L. Bete Co., Inc., 1973.

Explains the functions of this type of finance agency. Order from Channing L. Bete, Inc., 45 Federal Street, Greenfield, Mass. 01301. (Teacher reference only)

Who's Who in Your Bank. Channing L. Bete Co., Inc., Greenfield, Mass. 1972. 25¢.

Describes the behind-the-scenes personnel and their roles in running a modern bank. (Teacher reference only)

Money Management Series. BFA. Kit.

Titles include: Charge Account Application, Credit Cards and Statements, Retail Merchants and Credit Associations, Bank Loan, Finance Company, Credit Union.

Strips present information covering charge accounts, credit, and loans.

Our Money System. Guidance Associates.

Function of *pocket money*; history and manufacture of money in U.S.; discusses banking, loans, credit, inflation, recession. Money Management Booklets (series) 25¢ each. $3.00 set of 12.

Titles include: Your Automobile Dollar, Your Clothing Dollar, Your Equipment Dollar, Your Food Dollar, Your Health and Recreation Dollar, Your Home Furnishings Dollar, Your Savings and Investment Dollar, Your Shopping Dollar.

FILMS

Inflation. Federal Reserve Bank of Richmond. 16mm.

"Reactions of people confronted with rising prices and shortages of goods...problems of inflation..."

Money on the Move — The Federal Reserve Today. Federal Reserve Bank of Richmond. 16mm.

"How cash comes into circulation and is withdrawn; personal checks are processed; information collected for...credit decisions."

Paying by Check. Federal Reserve Bank of Richmond. 16mm.

"...to introduce students to checking accounts, their history, and procedures."

You and Your Money. Federal Reserve Bank of Richmond. 16mm.

"Role of money in the economy and forces that lead to inflation and deflation...for high school."

UNIT 9. TAXES (REFERENCES)

PAMPHLETS

Internal Revenue Service, Department of the Treasury. *Your Federal Income Tax — for Individuals.* Washington, D.C.: U.S. Government Printing Office.

State of Maryland. *State of Maryland Income Tax Withholding Tables.* Annapolis, Md. Obtainable from Comptroller of the Treasury, Income Tax Division, Annapolis, Md. 21401. Latest edition.

State of Maryland. *Maryland Income Tax Laws.* Annapolis, Md. Obtainable from Louis L. Goldstein, Comptroller of the Treasury, Annapolis, Md. 21401.

KITS

Housing..Changing Times Education Service. Kit.

Housing contains the following units: Buying, Getting a Roof Over Your Head, Renting, Settling Down.

Inquiry-Oriented Mini-Units. Changing Times Education Service. Kit.

Inquiry-Oriented Mini-Units contains the following units: How To Go About Buying a Business, Where's the Best Place to Live?

Money Management. Changing Times Education Service. Kit.

Money Management contains the following units: Borrowing, Budgeting, Earning, Saving, Spending.

Saving and Investing. Changing Times Education Service. Kit.

Saving and Investing contains the following units: Investing, Making Your Money Grow, Saving, Your Financial Program.

Aspen, Colorado. Social Security Administration. Film.

Current look at conditions under Social Security benefits in comparison to those of pre-Social Security era. 11 min., b/w.

Death and Taxes. H & R Block. Film.

Stresses history, compliance, and factual information about income tax. Very good. 18 min., color.

New York City. Social Security Administration. Film.

Discusses disability benefits of permanently disabled young man who is taught a job. Very informative. 17 minutes, color.

Tell It Like It Is. Social Security Administration. Film.

Encourages taxpayers to keep good financial and personal records. Shows how careful filing and other methods are helpful for tax purposes. Discusses kinds of problems that arise if we fail to keep accurate records.

The Viet Nam Veteran. U.S. Treasury Department. Film.

Traces the rehabilitation of a Viet Nam veteran who lost both legs; discusses various aspects of Social Security benefits. 17 minutes, color.

Sam'l and Social Security. Social Security Administration. Film.

Returning to the '20's, film shows concern for the future and the need for some security.

Social Security Story. Social Security Administration. Film.

Explores basic ideas of the retirement, survivors', and disability programs of Social Security.

UNIT 10. INVESTMENTS (REFERENCES)

Bockl, George. *How Real Estate Fortunes Are Made*. Englewood Cliffs, N.J.: Prentice-Hall, 1972.

Experienced advice on a wide variety of real estate investment techniques. Gives good ideas for the professional as well as for the beginner. Tells how to trade buildings for gain, the different uses of leverage, and the creation of a conduit. (Teacher reference only)

DeForrest, Michael Jean. *How To Buy at Auction*. New York: Simon & Schuster, 1972.

Guide for the novice auction buyer. Tells what is purchasable; how to locate auctions; and what to examine, note, and record at preview auctions. Tells what merits and defects to look for in furniture, jewelry, and other goods. Discusses suitable attire, etiquette, wise bidding and purchasing, and claiming one's purchase. (Teacher reference only)

Janeway, Eliot. *You and Your Money: A Survival Guide to the Controlled Economy*. New York: McKay, 1972.

Presents provocative, timely advice on money management under the present economic conditions. The author promotes investment in savings and insurance before investment in equities and then investment in bonds rather than stocks. (Teacher reference only)

Neal, Charles V. *How To Keep What You Have; or, What Your Broker Never Told You*. New York: Doubleday, 1972.

Summarizes investment basics to help the layman handle his capital or seek professional advice. (Teacher reference only)

Inquiry-Oriented Mini-Units. Changing Times Education Service. Kit.

Contains unit "Here's What's Happening to Your Living Costs," etc.

Lady and the Stock Exchange. Modern Talking Pictures. Film.

Explains role of stock exchange. Very well done. 30 minutes. Color.

Market in Motion. Modern Talking Pictures. Film.

Information on the stock exchange. 13 minutes. Color.

Mini-Units. Changing Times Education Service. Kit.

Contains unit Choose Your Bank Carefully, Then Use It Right.

Money Management. Changing Times Education Service. Kit.

Contains unit Borrowing, etc.

Saving and Investing. Changing Times Education Service. Kit.

Contains unit Investing, etc.

TABLE FOR ACTIVITY 8

Type of Investment	Growth Potential	Income		Safety
		Rate of Return	Regularity of Income	
	(1) best (2) steady (3) generally none	(1) steady (2) very steady (3) variable		(1) best (2) good (3) risky
Preferred stock				
Common stock				
Bonds				
Art				
Antiques				
Real estate				
Savings accounts				
Rental property				
Financing mortgages				
Private enterprise				
Trust funds				

Each student will select two types of investments and justify answers. (Answers will vary.)

SOLUTION TO ACTIVITY 8

Type of Investment	Growth Potential	Income		Safety
		Rate of Return	Regularity of Income	
	(1) best (2) steady (3) generally none	(1) steady (2) very steady (3) variable		(1) best (2) good (3) risky
Preferred stock	3	1	2	1
Common stock	1	3	3	3
Bonds	3	2	2	1
Art	2	–	–	2
Antiques	2	–	–	2
Real estate	1	3	3	1
Savings accounts	2	2	2	1
Rental property	2	1	1	2
Financing mortgages	2	2	2	2
Private enterprise	1	3	3	3
Trust funds	3	2	2	1

UNIT 11. CONSUMER RESPONSIBILITIES AND PRACTICES (REFERENCES)

Aaker, David A. and Day, George S. *Consumerism: Search for Consumer Interest.* New York: Macmillan, 1972.

Includes information about branding, misleading advertising, Truth-in-Lending Act, packaging, purchasing transaction, fraudulent selling practices, pricing, trading stamps, warranties, and service product liability; also a section on ghetto consumer problems. (Teacher reference only)

Klamkin, Charles. *If It Doesn't Work, Read the Instructions.* New York: Stein and Day, 1970. o.p.

Puts the buyer of major electrical appliances on guard for such pitfalls as shoddy design, costly frills, conflicting warranty claims, cost of financial arrangements, fraudulent sales pitches, and the like. (Teacher reference only)

Markel, Lester. *What You Don't Know Can Hurt You: A Study of Public Opinion and Public Emotion.* Washington, D.C.: Public Affairs Press, 1972.

"Suggests in laypersons' terms that an enlightened public opinion is not yet achieved in the U.S. because communicators are not supplying reliable information to the public..." (Teacher reference only)

Nadel, Mark V. *Politics of Consumer Protection.* New York: Bobbs-Merrill, 1971.

Gives history of consumer protection policy, critical analysis of the role of Congress and executive agencies in consumer protection, examination of the role of the press, new consumer advocates. Has case studies and development of current interest in consumer issues. (Teacher reference only)

Ross, Donals. *A Public Citizen's Action Manual.* New York: Grossman, n.d.

Gives guidelines for exercising citizen power drawing upon Nader-associated groups. Lists specific action projects such as health care, consumer abuses, equal opportunity, and others. (Teacher reference only)

Sanford, David. *Who Put the Con in Consumer?* New York: Liveright, 1972.

Discusses food corporations, automobile manufacturers, industry, truth in packaging, leases, misrepresentation in advertising, drugs, planned obsolescence, and politics in the market — while pointing out ways the consumer can avoid pitfalls. (Teacher reference only)

Schrag, Philip G. *Counsel for the Deceived: Case Studies in Consumer Fraud.* Brooklyn, N.Y.: Pantheon Publishing Co., 1972. o.p.

Through the use of case studies, shows the consumer's frustrations when dealing with fraud. (Teacher reference only)

Stevens, Paul. *I Can Sell You Anything: How I Made Your Favorite TV Commercials with Minimum Truth and Maximum Consequences.* New York: Ballantine, 1973.

Discusses the basic elements used in producing advertising, explains why advertising works, and counsels people in the recognition of consumer fraud. Also calls attention to products and services represented by honest advertising. Included is an illustrated quiz for testing the reader's acuity. (Teacher reference only)

Thurow, Lester C. *Impact of Taxes on American Economy.* New York: Praeger, 1972. o.p.

Examines revealing study of the limits of existing tax structure and range of issues that make up the tax policy on Federal, state, and local levels. (Teacher reference only)

Trump, Fred. *Buyer Beware*. New York: Abingdon, 1965. o.p.

Warns against confidence games, fake guarantees, magazine salesmen, home work schemes, home improvement rackets, repair rackets, estate and insurance trickery. Discusses where to go for assistance. (Teacher reference only)

U.S. Department of Agriculture. *Consumers All*. Yearbook of Agriculture. Washington, D.C.: U.S. Government Printing Office, 1965.

Tells about buying, using, or making food, clothing, and household furnishings; managing money; caring for yards, gardens, etc. (Teacher reference only)

U.S. Office of Consumer Affairs. *State Consumer Action: Summary '71*. Washington, D.C.: U.S. Government Printing Office, 1972.

"Highlights legislation and judicial decisions during 1971 on consumer problems in states and municipalities. Arranged by broad subjects from advertising to warranties and guarantees. State Index." (Teacher reference only)

Warmke, Roman F., et al. *Consumer Economic Problems* (8th ed.). Cincinnati: South-Western Publishing Company, 1971. (Teacher reference only)

Highlights relationship between personal economic decision-making and the total economy. Subject matter and problem material will appeal to wide range of abilities.

Watkins, A. M. *The Homeowner's Survival Kit*. New York: Hawthorn Books, 1971.

Deals with general household costs and how to reduce them such as monthly utility and telephone bills, home repairs, heating, air-conditioning, property insurance, taxes, etc. (Teacher reference only)

Wilson, W. H., and Eyster, E. S. *Consumer Economic Problems* (7th ed.). Cincinnati: South-Western Publishing Company, 1966. o.p.

(Approved MCPS textbook)

American College of Surgeons. *Yes, But How Much Is It Going To Cost?* Chicago: American College of Surgeons, n.d.

Advises the layperson about cost of surgical operations. Address American College of Surgeons, 55E. Erie St., Chicago, Illinois 60600. (Teacher reference only)

Office of Consumer Affairs. *Consumer News*. Washington, D.C.: OCA, n.d.

Provides up-to-date information on manufacture recalls, and gives the name of the product and the reason for recall. Address U.S. Office of Consumer Affairs, New Executive Office Building, Washington, D.C. 20506. (Teacher reference only)

——. *Forming Consumer Organizations*. Washington, D.C.: U.S. Government Printing Office, 1972.

Instructions on how to form voluntary organizations; how to operate the organization; and how to keep it operating. (Teacher reference only)

Buyer Beware. Guidance Associates, 1972. Kit.

Probes a wide variety of fraud and misrepresentation commonly found in advertising and labeling. 8 min., color.

Consumer at Large. Coronet Films, 1972. Kit.

Humorous, instructive, and well organized. Titles are: Budget Blues; Everyday Shopping Savvy; Buying the Big Ones; Shopping for Services, Cash, or Credit; Nurturing a Nest Egg.

Consumer Law. Changing Times Education Service, 1971. Kit.

Contains the units: The Right to be Heard; The Right to be Informed; The Right to Choose; The Right to Safety.

Housing. Changing Times Education Service, 1974. Kit.

Contains the units: Buying; Getting a Roof over Your Head; Renting; Settling Down.

Inquiry-Oriented Mini-Units. Changing Times Education Service, 1972. Kit.

Contains the units: Everyday Ways to Cut Down Pollution; Here's What's Happening to Your Living Costs, etc.

Insurance. Changing Times Education Service, 1972. Kit.

Contains the units: Health Insurance; Life Insurance; Property and Liability Insurance; What It's All About.

Mini-Units. Changing Times Education Service, 1972. Kit.

Contains the units: Choose Your Bank Carefully, Then Use It Right; Hard Facts About Easy Credit, etc.

Modern Consumer Education. Grolier Education Corp. Kit.

Six modules varying numbers of filmstrips/cassettes, instructional manual, booklets, supplementary materials. Titles include: Food, Clothing, and Shelter, 1 cassette; Cars, Furniture, and Appliances, 2 cassettes; Protecting Family Health and Security, 3 cassettes; You and the Law, 1 cassette; Ways to Handle Money, 1 cassette; Ways to Shop, 2 filmstrip cassettes.

Money Management. Changing Times Education Service, 1970. Kit.

Contains the units: Borrowing; Budgeting; Earning; Saving; Spending.

Money Well Spent. Guidance Associates. Kit.

Describes vastness of economy, relationship between buyer and advertiser, sales appeal, importance of digging information from ads and labels. 8 min., color.

Saving and Investing. Changing Times Education Service, 1973. Kit.

Contains the units: Investing; Making Your Money Grow; Saving; Your Financial Program.

The Marketplace. Changing Times Education Service. Kit.

Contains the units: Avoiding Gyps and Frauds; How to Use Advertising; Safeguards for Shoppers.

Ways To Shop. Grolier Education Corp., 1970. Kit.

Contains the units: Number, Price and Prices; Guaranteed, or Your Money Back; Coupons and Catalogs: Buying by Mail; And Now A Word from Our Sponsor: Advertising (cassette and filmstrip); The Language of Labels (cassette and filmstrip); It Is the Policy of This Store ... (cassette); How to Deal with Salesmen (cassette).

You and the law. Grolier Education Corp., 1970. Kit.

Contains the units: Getting a Lawyer; The Rights of An Arrested Person; Common Problems with Civil Law; Contracts; Frauds (cassettes).

Campaign: American Style. Bailey. Vendor Cat. No. 5179. Film.

Compares political campaigns in America to advertising techniques used to sell products. Shows candidate, packaged-and-sold like a commercial product. 39 min. color.

Consumer Power: Advertising. BFA. Vendor Cat. No. 5600. Film.

Discusses how advertising encourages the consumer to consume more than he/she needs and explains the role of private and public consumer protection agencies. 22 min., color.

The Lasting Medium. Modern Talking Picture Services, Inc. Film.

Explains specialty advertising. 11 min., color.

You'll Earn It. Modern Talking Picture Service, Inc. Film.

Covers deceptive practices in marketing cars, consumer aids, comparative buying, credit, and decisions.

UNIT 12. CREDIT AND INSTALLMENT BUYING (REFERENCES)

Consumer Law. Changing Times Education Service, 1971. Kit.

Contains the unit The Right to Be Heard and others.

Inquiry-Oriented Mini-Units. Changing Times Education Service, 1972. Kit.

Contains the units: Here's What's Happening to Your Living Costs, How Much Do 'Fringes' Boost Your Pay? and others.

Money Management. Changing Times Education Service, 1970. Kit.

Contains the units: Borrowing, Budgeting, and others.

Our Credit Economy. Guidance Associates. Kit.

Senator William Proxmire of Wisconsin helps explain history of credit, pitfalls, credit bureau practices. Color.

The Marketplace. Changing Times Education Service. Kit.

Contains the units: Avoiding Gyps and Frauds; How To Use Advertising; Safeguards for Shoppers.

The Price of Credit. Guidance Associates. Kit.

Simulates a used car deal to demonstrate deceptive sales, showing the need to read all sales documents, and to explore credit terms.

Serving and Investing. Changing Times Education Service, 1973. Kit.

Contains the units: Investing; Making Your Money Grow; and others.

Ways To Handle Money. Grolier Education Corp. Kit.

A concise, self-instructional consumer kit dealing with everyday consumer problems and situations. Contains the units: Different Ways To Pay for What You Buy; Figuring Credit Charges; and others.

Consumer Education: Installment Buying. MCPS Film Library. Vendor Cat. No. 4647. Film.

Describes both the dangers and benefits of buying goods on installment plan. 13 min., color.

Consumer Education: Retail Credit Buying. MCPS Film Library. Vendor Cat. No. 4646. Film.

Shows how easy use of charge plates may encourage overspending. 11 min., color.

Consumer Power: Credit. BFA Vendor Cat. No. 6366. Film.

Explores the benefits and dangers of credit buying through interviews with various people such as bankers, business persons, consumers, and car dealers. Points out how the wise use of credit can benefit the individual and our economy.

Credit. Modern Talking Picture Service. Film.

How credit operates to stimulate a business featuring teenagers setting up a photo business. Color.

The Wide Use of Credit. MCPS Film Library. Film.

Demonstrates the role of consumer credit in our society and explains the various forms of credit available to the consumer. 11 min., b/w.

UNIT 13. INSURANCE (REFERENCES)

BOOKS

Belth, Joseph M. *Life Insurance: A Consumer's Handbook*. Bloomington, Ind.: Indiana University Press, 1973. (Teacher reference only)

Addressed to the lay prospective buyer: how much insurance to be purchased, what kind, and from what company. Explains meaning of the fine print in the contract. Gives statistical data and addresses of insurance commissioners.

Consumer Report Editors. *The Consumers Union Report on Life Insurance: A Guide to Planning and Buying the Protection You Need*. (rev. ed.). New York: Viking, 1973. (Teacher reference only)

Presents a rational approach to buying only the kind and amount of insurance needed.

Nader, Ralph, and Blackwell, Kate. *You and Your Pension*. New York: Grossman, 1972.

Tells of alarming failures of private pension plans documented by experts and public testimonies and complaints. (Teacher reference only)

U.S. Social Security Administration. *Medical Care Costs and Prices: Background Book*. Washington, D.C.: U.S. Government Printing Office, 1972.

"Subjects range from the cost of private health insurance to public benefits; from doctors' and dentists' fees to who pays them; from hospital daily service charges to recent wage-price-rent freeze." (Teacher reference only)

PAMPHLETS

Aaron, Henry J. *Why Is Welfare So Hard To Reform?* (Studies in Social Economics). Washington, D.C.: Brookings Institution, n.d.

Summary of important factors in welfare conditions today. Write to Brookings Institution, 1775 Massachusetts, Ave., NW., Washington, D.C. (Teacher reference only)

Consumer Report. "Guide to Life Insurance." Orangeburg, N.Y.: Consumer Union, 1974.

A three-part series from January to March, 1974. (Teacher reference only)

HEW. *Your Social Security*. Washington, D.C.: U.S. Government Printing Office, 1973.

A pamphlet from Social Security Adminstration published by the U.S. Department of Health, Education, and Welfare. DHEW Publication (SSA) 73-10035. (Teacher reference only)

Insurance. Changing Times Education Service, 1972. Kit.

The four units of this kit will enable students to gain understanding of all types of insurance, to be able to define goals and expectations involving insurance, and to sharpen their skills as insurance consumers. Contains units on Health Insurance, Life Insurance, and others.

Inquiry-Oriented Mini-Units. Changing Times Education Service, 1972. Kit.

Each unit clearly presents in a down-to-earth manner a vital problem that confronts all consumers in everyday life. Mini-units offer valuable learning to enrich classes in consumer education, social studies, general business, home economics, economics and distributive education. Contains the units: Here's What's Happening to Your Living Costs; How Much Do 'Fringes' Boost Your Pay?; and others.

Modern Consumer Education: Cars, Furniture, and Appliances. Grolier Education Corp. Kit.

Contains Checking Out a Used Car, The Cost of Running a Car, and others.

Modern Consumer Education — Protecting Family Health and Security. Grolier Education Corp. Kit.

Enables students to gain understanding of all types of insurance, to be able to define their goals and expectations involving insurance, and to sharpen their skills as insurance consumers. Contains Health Insurance to Fit Your Needs, If Anything Happens to Me: A Unit on Life Insurance, and others.

UNIT 14. HOUSING (REFERENCES)

BOOKS

Aaron, Henry J. *Shelter and Subsidies: Who Benefits fro.: Federal Housing Policies?*. (Studies in Social Economics). Washington, D.C.: Brookings Institution, 1972.

Examines the distribution of benefits associated with the major categories of Federal housing programs and maintains that the U.S. government should expand assistance of housing subsidies to low and moderate income families. Appraises rationale for national housing program, weighs impact on taxes, and discusses loans for rural housing. (Teacher reference only)

Boudreau, Eugene H. *Buying Country Land*. New York: MacMillan, 1973.

Furnishes practical information to prospective buyers of rural land for homes in the U.S. and Canada. Gives diagrams and tables and tells where to order topographic maps. Tells how to evaluate locations for septic tanks and wells. Explains real estate practices relating to buying country land. (Teacher reference only)

Cobb, Betsy and Hubbard. *City People's Guide to Country Living*. New York: MacMillan, 1973.

Gives valuable information on the rudiments of rural, semi-rural, or village life for the city dweller. Emphasizes careful premove planning. (Teacher reference only)

Huff, Darrell and Frances. *Complete Book of Home Improvement*. New York: Harper & Row, 1971.

Authors are well known to readers of *Popular Science* and *Work Bench*. Give directions with illustrations any competent handyman can complete. (Teacher reference only)

Johnson, Thomas A. *A Place To Live*. West Haven, Conn.: Pendulum Press, Inc., 1973.

Concerned with types of living space, renting apartments, buying a house, mortgage, insurance, operating costs, maintenance and repair, furnishing, moving, and looking ahead. (Teacher reference only)

Loring, Murray. *The Risks and Rights of Animal Ownership*. New York: Arco, 1973.

Tells of legal problems leading to court suits that involve pet owners. Specific cases are simply described. An index of animals is included. (Teacher reference only)

Ruina, Edith. *Moving: A Common Sense Guide to Relocating Your Family*. New York: Funk and Wagnalls, 1970.

Covers everything one needs to know about the mechanics of moving, selling your house, setting up moving and packing schedules, and relocating in another town. Considers civilian, military, and academic moves. (Teacher reference only).

PAMPHLETS

U.S. Department of Housing and Urban Development. *A Design Guide for Home Safety: Guide 1*. Washington, D.C.: U.S. Government Printing Office, 1972.

For "architects, engineers, planners, builder-developers, and housing manufacturers, as well as prospective home owners, as a clear, concise and readable guide to the design of safer homes."

U.S. National Bureau of Standards. *Seven Ways To Reduce Fuel Consumption in Household Heating*. Washington, D.C.: Government Printing Office, 1972.

Suggests weatherstripping, storm windows, use of draperies, and other means of insulating.

Home Decorating Series. McGraw-Hill Films. Kit.

Four sound filmstrips approximately eight minutes each. Home Decoration, Set 1: Elements and Principles of Design, Selecting Furniture, Arranging Furniture. Home Decoration, Set 2: Selecting Tableware, Choosing Fabrics, Lighting, Decorating — an Individual Approach.

Housing. Changing Times Education Service. Kit.

How To Buy a House in Five Easy Steps; Facts To Know About Condominiums; Should a Single Person Buy a Home?; Where's the Best Place To Live?; Landlords Versus Tenants: Rules of the Game Are Changing.

Housing. Changing Times Education Service. Kit.

Contains the units: Getting a Roof over Your Head; Renting; Buying; and Settling Down.

Kimbrell, Grady, and Vineyard, Ben. *Succeeding in the World of Work*. Bloomington, Ill.: McKnight Publishing Company, 1975.

Acquaints the reader with the world-of-work facts and factors of success and personal satisfaction. Easy to understand and graphically interesting. Provides information about work situations and problems often discovered only by trial and error.

Jelley, Herbert M., and Herrmann, Robert O. *The American Consumer Issues and Decisions*. New York: McGraw-Hill, Inc., 1973.

A consumer education text which emphasizes controversial consumer issues and the daily problems of today's consumers.

Lankford, Francis G., Jr., and Goe, William E. *Consumer Mathematics*. New York: Harcourt Brace Jovanovich, Inc., 1974.

Covers both factual data and computational skills relevant to the unit topics. Eleven well organized chapters closely parallel the units outlined in the course of study. Time schedules, performance objectives, teaching suggestions, and solutions to exercises are included in the Teacher's Manual.

Thou, Ida S. *Consumer Bibliography*. Montgomery County Office of Consumer Affairs, 1974.

A selected bibliography of books on consumer subjects. This booklet is a revised, enlarged, and updated version of the 1973 bibliography entitled *Be Tipped Off, Not Ripped Off*. All the materials can be found in the Montgomery County Public Library system.

	UNITS						
TEXT	Budgeting	Taxes	Investments	Consumer Responsibilities and Practices	Credit and Installment Buying	Insurance	Housing
Succeeding in the World of Work	131-144	209-236		145-165	166-183	227-262	
The American Consumer Issues and Decisions	33-50 33-50	408-421 408-421		51-146 424-493	354-371	292-351	186-233
Consumer Math	294-335	211-252	301-310 381-411	1-142	254-291	50-54	143-173

FILMS PROCURED FROM SOURCES OUTSIDE THE MCPS FILM LIBRARY

For those films that fall in the category of *rental, free and inexpensive,* or *postage due,* the following procedures apply:

1. The media specialists will assume the responsibility of procuring and returning the film. The staff member requesting the film will initiate the request on MCPS form 365-25. The media specialists will order the film by forwarding the vendor copy of the form with cover letter on school stationery.

2. Upon its receipt, the film will be evaluated prior to its being shown to students. Follow the criteria outlined for film and for free and inexpensive or sponsored materials.

3. The film is to be evaluated by those teachers who will use the film.

4. The evaluation form is to be completed at the time of evaluation at the school level, with evaluators signing the form. The principal or his/her designee will also sign, indicating approval of the use of the film.

5. The subject and permanent file copies of MCPS form 365-25 will be forwarded to Evaluation and Selection, DEMAT.

End